

# End Frozen Pensions A Policy Briefing



## Summary

A poorly understood, yet longstanding, British policy is causing severe levels of financial and emotional distress to nearly half a million British citizens residing overseas.

Otherwise known as the 'frozen pensions' scandal, this UK policy has for decades arbitrarily excluded British pensioners living overseas in certain specific countries from the yearly inflation-linked increases to the UK state pension.

Despite repeated calls by foreign governments to address the policy, and 'frozen pensioners' themselves repeating their calls for justice after contributing their working lives to the UK, this scandal continues to go unaddressed. Because they are excluded from the yearly uprating, 'frozen pensioners' see their state pension, and often sole source of income, decrease in value year on year.

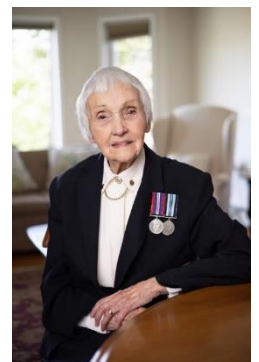
### This policy is especially damaging on two fronts:

1. **Most 'frozen pensioners were not aware of the policy before moving:** shockingly, 86% of 'frozen pensioners' recently surveyed reported being unaware of the policy when they left the UK.
2. **Only some British overseas pensioners are affected:** those living in the USA or any EU country, for example, benefit from a full state pension as in the UK, whereas those in Australia, Canada, and many other countries do not.

## The case of Anne Puckridge:

Among those affected is 99-year-old Anne Puckridge. She is a World War Two veteran of all three branches of the armed forces; the Army, Navy, and RAF. She lived and worked in the UK until the age of 76, before moving to Canada in 2001 to be nearer to her daughter. She has been 'frozen' on £72.50 per week ever since – less than half the amount she would be receiving had she remained in the UK. Anne is among 60,000 veterans affected by the policy.

[Anne herself has stated she is "ashamed" to be British](#) - *"this law is ruining so many lives of British pensioners around the world who have worked so hard their entire lives."*



## The financial consequences of the policy are harsh:

- Compared to the full New State Pension currently standing at £221.20 per week, **half of all 'frozen' pensioners receive just £65 per week or less – in some extreme cases, it can be as little as £20. In a recent survey, nearly 4 in 10 'frozen' pensioners reported having to cut down on essential items such as food and medicine as a result.**
- The policy affects 40% of all British overseas pensioners and nearly 4% of all British pensioners.

- ‘Frozen pensioners’ now all have the right to vote – thanks to changes to overseas voting rules in 2024, all overseas pensioners can now register to vote and have expressed their frustrations at the policy in their thousands at the last General Election.

## International repercussions:

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Some of the UK’s closest allies are urgently requesting a review of the policy:

- **Australia** (hosting over 200,000 ‘frozen pensioners’) has formally approached the UK 3 times in the last 3 years to negotiate an end to the policy.
- **Canada** (hosting over 100,000) has made at least 4 formal requests since 2013.
- Ministers and parliamentarians from both countries are actively calling for an end to the scandal and are raising their concerns in formal diplomatic settings.

Such intense levels of activity from key political allies risk damaging the UK’s foreign relations standing. To this day, the Government has repeatedly ignored all formal requests from its allies to negotiate on this matter.

## How it can be solved:

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This policy is a political choice and can be ended unilaterally via domestic legislation. What is more, the **overall cost of uprating all ‘frozen’ pensions going forward is less than 1% of the total pensions budget, to the order of the tens of millions of pounds.**

It is also important to note that overseas pensioners **are net savers to the UK** – because they do not burden the NHS or key welfare services, pensioners residing overseas aggregate to a cost saving of approximately £2,500 per pensioner per year.

In the 2024 Labour Party Manifesto, a commitment was made to conducting an extensive “review of the pensions landscape.” The End Frozen Pensions campaign is calling on a wholehearted commitment to this pledge, to include an urgent of the ‘frozen pensions’ scandal and its severe emotional and financial impact on British overseas pensioners.

## How you can help:

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With the return of a new parliament, this briefing is intended as a general introduction to the issue of ‘frozen’ pensions and its often severe impact on hundreds of thousands of overseas citizens. We would be delighted to assist further should you like to learn more about this issue, or feel prepared to support the campaign in any way you may deem fit. Some of the ways you can support include:

- **Meet with the campaign:** we would be delighted to outline this issue in further detail via a short meeting. Alternatively, we are able to share more detailed briefings, including constituency-specific data, should these prove useful.
- **Table a parliamentary question:** the campaign would be delighted to send over suggestions should this prove useful.
- **Sign our open letter:** in the coming weeks, the campaign will be circulating an open letter raising awareness on this issue further. We hope you might feel able to sign our call for support.

For further information on the End Frozen Pensions campaign and to receive further briefings or suggested questions, please contact [mya@tendoconsulting.co.uk](mailto:mya@tendoconsulting.co.uk)