



APPG for Frozen British Pensions

To whom it may concern,

The All-Party Parliamentary Group (APPG) for Frozen British Pensions has been re-established following the General Election of December 2019. The Group is now launching an inquiry into the impact of the UK Government's approach to UK State Pensions paid to UK pensioners who live abroad. The focus will be on the policy of not uprating UK State Pensions in situations where the pensioner lives in a country that does not have a reciprocal uprating agreement with the UK. These are often referred to as 'frozen pensions', as the value of the UK State Pension paid to pensioners living in a country that does not have a reciprocal agreement with the UK is 'frozen' and receives no subsequent increases. The policy is believed to affect over half a million UK State Pensioners. Many of the countries in which UK expat pensioners have their pension frozen are Commonwealth countries which, by definition, have close and long standing societal, cultural and civic bonds with the UK.

The inquiry is focused on those pensioners outside of the EU but acknowledges the UK Government's commitment to continue to uprate the pensions of UK citizens living in EU nations from January 1st, 2021.

The intention of the Group is to collect written submissions only at this stage. The deadline will be **3 August 2020**. The group may hold oral evidence sessions later in the year either by physical meeting or by video conferencing if travel and/or the emergency Covid-19 response dictate.

In the interests of balance this inquiry will be open to all interested parties and we will also be writing to the Department for Work and Pensions to request that they provide evidence.

I would ask that you please send your responses via email to the Secretariat of the APPG at appg@frozenbritishpensions.org

Please include your name and contact details. If you are submitting evidence on behalf of an organisation, please provide a brief description of the organisation you represent and your role within that organisation.

Please do not feel you have to answer every question and please do feel free to include any additional information that you feel would be relevant.

For those affected by frozen pensions

- 1) When did you leave the UK and for what reason?
- 2) Before you left the UK, were you notified by the Department for Work and Pensions (or the equivalent Government department at the time) that your pension would be frozen?

- 3) Were you aware that your pension would be frozen before you left the UK?
- 4) Could you briefly outline your working life in the UK?
- 5) How many years did you make National Insurance pension contributions?
- 6) What is the current level of your UK state pension?
- 7) Do you currently receive any additional financial support from the country you live in?

We will also be working with expat pensions groups to conduct a confidential survey of those affected by frozen pensions which will form a part of the final report.

For the Department for Work and Pensions

- 8) Why are pensions frozen for over 500,000 UK pensioners living outside the UK?
- 9) When was the last reciprocal pensions agreement struck?
- 10) What consideration has been given to uprating the pensions of those 'frozen pensioners'?
- 11) What assessment has been given to the cost (use of public services etc) to the taxpayer of an average pensioner living in the UK?
- 12) What assessment has the Government made of how much it saves by virtue of UK State Pensioners living outside of the UK who consequently then do not rely on, or draw from, the UK state in terms of health care and other benefits?
- 13) Can you provide full examples of materials sent to those emigrating regarding the possibility that their pensions would be frozen in each of the following decades a) 1950s b) 1960s c) 1970s d) 1980s e) 1990s f) 2000s g) 2010s h) 2020
- 14) What assessment has the Government made of the financial wellbeing of expat UK State Pensioners?
- 15) What assessment has the Government made of the demographic make-up of the expat pensioner community? In any such analysis, has the Government derived an estimate of the number of public servants and military veterans in that community?

For organisations/civil society groups

- 16) a) Does the 'freezing' of the pensions of UK pensioners living in a country that does not have a reciprocal agreement with the UK impact any members or individuals that you represent or provide services for?
- b) If the answer for question 16a is yes, how many represented members or individuals with a 'frozen' pension are you aware of and/or please provide any relevant evidence related to the experience of individuals with a 'frozen' pension
- c) if the answer for question 16a is no, please provide any evidence related to the experience of individuals you represent or provide services for that you believe may be relevant to this inquiry

For administrations of countries containing residents with 'frozen' UK pensions

- 17) How many people in your country are recipients of a UK state pension?
- 18) Does your country offer any additional financial support for residents with a 'frozen' UK state pension?
- 19) Has your country made any representations to the UK Government on behalf of UK pensioners residing in your country who are in receipt of a 'frozen' UK state pension?
- 20) Has your country made any formal or informal requests to the UK Government for a reciprocal agreement that includes social security and uprates the state pensions of UK residents in your country in line with inflation?

21) Please provide any relevant information or examples of the impact of the 'freezing' of the UK state pensions of UK pensioners overseas on a) your country b) residents of your country

Once again, I would be extremely grateful if you felt able to provide the APPG with a written submission completed by **3 August 2020**.

Yours sincerely,

Sir Roger Gale MP
Chairman of the APPG for Frozen British Pensions