

# 2020 INQUIRY

All-Party Parliamentary Group  
on Frozen British Pensions

DECEMBER | 2020



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# APPENDICES

- Submission by Guy Opperman MP, UK Minister for Pensions and Financial Inclusion

- Submission by the Government of Australia

- Submission by the Government of New Zealand

- Submission by the Government of Canada

- .- Submissions by Canadian MPs:

Carol Hughes MP

Paul Manly MP

Nathaniel Erskine-Smith MP

Glen Motz MP

Laurel Collins MP

Elizabeth May OC MP

A digital copy of the submission by Francis Scarpaleggia MP can be made available upon request.



Department  
for Work &  
Pensions

**GUY OPPERMAN MP**  
**Minister for Pensions**  
**and Financial Inclusion**

Sir Roger Gale MP  
APPG on Frozen British Pensions,  
Chairman

30 July 2020

Dear Sir Roger,

Thank you for your recent correspondence on the issue of Frozen British Pensions.

I refer to previous letters between the department and yourself on this issue; you will be aware that the UK State Pension is payable worldwide. Annual index-linked increases in the UK State Pension (up-rating) are paid to overseas recipients where there is a legal requirement to do so (e.g. where a recipient is ordinarily resident in a country where there is a reciprocal agreement that provides for up-rating). This policy is both longstanding and well-established. It has been supported by successive post-war Governments and has been debated and approved repeatedly by successive Governments and Parliaments, of all political persuasions.

The Government understands that people move abroad for many reasons and that this can have an impact on their finances. However, information is provided in leaflets and on [www.gov.uk](http://www.gov.uk) that the UK State Pension is not up-rated overseas except where there is a legal requirement to do so.

The Government continues to believe that priority should be given to those living in Great Britain when it comes to expenditure on pensioner benefits. As such, the Government has no plans to alter its policy regarding the payment of the UK State Pension overseas.

A handwritten signature in blue ink, appearing to read 'Guy Opperman', with a large, stylized flourish underneath.

**Guy Opperman MP**  
**Minister for Pensions and Financial Inclusion**



THE HIGH COMMISSIONER

AUSTRALIA HOUSE  
LONDON

11 August 2020

Sir Roger Gale MP  
Chairman of the APPG for Frozen British Pensions  
C/- APPG Secretariat for Frozen British Pensions

[appg@frozenbritishpensions.org](mailto:appg@frozenbritishpensions.org)

Dear Sir Roger,

Thank you for reaching out to our High Commission last month requesting that Australia make a submission to your All-Party Parliamentary Group inquiry into UK pensions.

This is a matter of considerable importance to the Australian Government and we appreciate the opportunity to contribute our perspective.

I have been asked to pass you the attached submission which reflects the considered view of relevant Australian Ministers.

Yours sincerely,

The Hon George Brandis QC

## **AUSTRALIAN GOVERNMENT SUBMISSION TO ALL-PARTY PARLIAMENTARY GROUP INQUIRY INTO UK PENSIONS PAID ABROAD**

Australia welcomes the inquiry into UK State Pensions paid to UK pensioners who live abroad, which was launched by the All-Party Parliamentary Group for frozen British pensions. The Australian Government's view is that all UK pensioners have paid contributions under the same rules and should be paid their UK pensions under equal conditions, no matter where they live.

Australia indexes the Age Pension for all its pensioners, regardless of where they live. The UK Government does not index pensions paid into Australia, and in most other Commonwealth countries where many UK expatriates reside. Non-indexation erodes the value of the UK pension over time, disadvantaging UK pensioners living in Australia. It also places an additional cost on Australia's taxpayer-funded system, which supplements these pensions through the means-tested Age Pension.

The Australian Government has been working to resolve this issue for some time, given the policy affects many expatriate pensioners living in Australia. The Government has made a series of representations to the UK Government in recent years, including at Ministerial level. We will continue to advocate our position to the UK Government.

Following are Australian Government responses to the inquiry survey questions directed to administrations of countries containing residents with "frozen" UK pensions:

17. *How many people in your country are recipients of a UK state pension?*

As at June 2019, there were over 230,000 UK pensioners residing in Australia.

18. *Does your country offer any additional financial support for residents with a 'frozen' UK state pension?*

Australian residents receiving a UK state pension may also qualify for the Australian Age Pension, subject to meeting the eligibility requirements.

The Australian Age Pension is different to the contributory pension systems that operate in many other countries, including the UK. The Australian Age Pension is a non-contributory residence-based payment. It is funded from general revenue and is targeted to those most in need through means testing.

Where an Age Pensioner receives a UK state pension, this is assessed as income under the income test. Income above a certain level reduces the rate of Age Pension paid.

As the value of a non-indexed UK pension decreases overtime, a person may become eligible for the Age Pension or the amount of Age Pension they are eligible to receive could increase up to the maximum rate payable.

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?*

Australia has raised the non-indexation of UK pensions in Australia with the UK on multiple occasions over many years on behalf of Australian residents receiving a UK 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?*

Australia previously had a Social Security Agreement with the UK and made a number of requests to renegotiate this Agreement to include indexation provisions. In 2001, Australia terminated the Agreement due to the UK's ongoing refusal of these requests.

A new Agreement is not required for the UK to index pensions paid to people in Australia.

21. *Please provide any relevant information or examples of the impact of the 'freezing' of the UK state pensions of UK pensioners overseas on:*

- o your country*
- o residents of your country.*

The non-indexation of UK pensions erodes the value of the UK pension over time and disadvantages UK pensioners residing in Australia.

It also places an increased cost on Australia's taxpayer-funded system in relation to pensioners who supplement their UK pension with means-tested Australian pensions.



## **Submission from the Ministry of Social Development of the Government of New Zealand**

Your enquiry to the administrations of countries containing residents with "frozen" UK pensions has been referred to the International Policy team within the Ministry of Social Development for response relating to residents in New Zealand.

The answers to the relevant questions are as follows:

### 17) How many people in your country are recipients of a UK state pension?

As of June 2020, the Ministry of Social Development is aware of 62,640 people in New Zealand receiving a UK state pension who also receive a benefit or pension from Work and Income.

### 18) Does your country offer any additional financial support for residents with a 'frozen' UK state pension?

Recipients of a frozen UK state pension may be eligible for New Zealand benefits and pensions, either through their residence in New Zealand, or through the United Kingdom and New Zealand social security agreement. Payments may include New Zealand Superannuation, Jobseeker Support, Sole Parent Support, and the Supported Living Payment (health condition, injury, disability or totally blind). There are also a number of supplementary benefits available in New Zealand that residents, including those with a 'frozen' UK state pension, may qualify for depending on their circumstances. Further information is available at <https://www.workandincome.govt.nz/eligibility/index.html>

### 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?

New Zealand has not made any representation to the UK Government on behalf of UK pensioners residing in New Zealand who receive 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?

Although New Zealand has a social security agreement with the UK, this does not include provisions for uprating, and New Zealand has not made any requests to the UK Government to negotiate a reciprocal uprating agreement.

### 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

Overseas pensions are deducted from New Zealand benefits and pensions when the overseas pension meets the criteria in the definition of overseas pension. The Social Security Act 2018 (sections 187-191) sets the criteria that the Ministry of Social Development must use when deciding whether an overseas pension should affect a New Zealand Superannuation or other benefits (referred to as NZ payments). The UK state pension is an overseas pension that must be deducted from New Zealand payments. For every one dollar a person receives from an overseas pension, their New Zealand payment is reduced by one dollar. This process is known as "Direct Deduction".



The aim of the policy is to ensure that all qualifying New Zealand residents receive an equitable level of state pension, whether the amount of that pension is fully funded by New Zealand, partially funded by New Zealand and another country, or fully funded by another country. "Equitable" here means having due regard for the interests of both pensioners and taxpayers. The Direct Deduction policy is also underpinned by the "one pension principle", which means that a person should not be able to receive two forms of state financial assistance for the same or similar circumstances.

Because of New Zealand's policy of Direct Deduction, the freezing of the UK state pension has no notable impact on the person if they receive New Zealand payments, as they still receive overall pension income equivalent to the standard NZ payment rate. People who receive only a UK pension and are not eligible for any New Zealand payment will be affected as their payments are frozen.

The freezing of UK pensions does impact the New Zealand government as the New Zealand government supplements the pension to ensure the overall level of pension income matches the NZ standard rate. If an overseas pension is frozen, this means the New Zealand government contributes more over time to match the NZ standard rate.

If you require further information relating to New Zealand residents please direct those queries to:

International\_Relations (MSD) [International\\_Relations@msd.govt.nz](mailto:International_Relations@msd.govt.nz)

Regards

Lynne Cousins  
Policy Manager  
Ministry of Social Development  
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High Commission of Canada



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29 September 2020

Sir Roger Gale MP  
Chairman of the APPG for Frozen British Pensions  
c/o APPG Secretariat for Frozen British Pensions

Dear Sir Roger,

Thank you for inviting the Government of Canada to contribute to your All-Party Parliamentary Group inquiry into frozen pensions for British senior citizens living abroad.

We appreciate the opportunity to contribute our perspective on this important matter. The non-indexation of UK pensions paid to persons residing in Canada is an issue which impacts thousands of pensioners living in Canada, and the Government of Canada continues to support their campaign for a change of policy. We welcome the opportunity to raise this issue with UK parliamentarians and officials.

On behalf of Employment and Social Development Canada (ESDC), I am pleased to share with you Canada's submission.

Yours sincerely,



Janice Charette  
High Commissioner

The non-indexation of UK pensions paid to persons residing in Canada is a long-standing issue that remains a concern for many British pensioners living in Canada. Canada remains prepared to engage with UK officials on this issue.

Please find below responses to the questions 17-21 listed in the section entitled “*For administrations of countries containing residents with ‘frozen’ UK pensions*”.

**17) How many people in your country are recipients of a UK state pension?**

The UK does not index the state pensions it pays to the approximately 150 000 recipients of UK pensions living in Canada.

**18) Does your country offer any additional financial support for residents with a ‘frozen’ UK state pension?**

No, however, UK pensioners may qualify for Canada’s public pensions if they meet the minimum eligibility requirements. Canada’s public pensions, namely the Canada Pension Plan (CPP) and the Old Age Security (OAS) program, assist in providing income security to seniors and provide benefits throughout the life of an eligible senior. Noting, Canada’s OAS program and CPP provide for indexation of Canadian benefits regardless of country of residence.

If a UK pensioner qualifies for an OAS pension and receives little or no other income, low-income pensioners may be eligible for additional assistance through the Guaranteed Income Supplement (GIS). The GIS is income-tested to ensure that this additional assistance is provided to those seniors most in need.

**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?**

See response to Question 20 below.

**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?**

Over the years, the Government of Canada has raised, and has sought to address, this issue with the UK, including by proposing the two countries negotiate a comprehensive social security agreement that would provide for the indexation of UK pensions. To date, UK officials have not engaged on this issue. As it has done in the past, the Government of Canada will continue to raise this issue with the UK through various channels, where appropriate.

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**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**

The non-indexation of UK pensions paid to persons residing in Canada is a long-standing issue that remains a concern for many British pensioners living in Canada. The Government of Canada

continues to support the cause of British pensioners living in Canada, working to secure the indexation of their UK pensions. The Government of Canada annually receives letters to address this issue, including from the International Consortium of British Pensioners and the Canadian Alliance of British Pensioners.

Canada's public pensions, namely the OAS program and the CPP, provide for the indexation of Canadian benefits regardless of country of residence.

The Government of Canada will continue to raise the issue with the UK at appropriate opportunities. Canada remains prepared to engage with UK officials on this issue.



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**Carol Hughes**

MP for Algoma—  
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July 31, 2020

To the Secretariat of the All-Party Parliamentary Group (APPG) for Frozen British Pensions

To whom it may concern,

I write today as a response to an e-mail I received from one of my constituents, Elizabeth Campbell, who has asked me to make a submission to the All-Party Parliamentary Group (APPG) for Frozen British Pensions on her behalf.

She has advised me that she has lived and worked in the UK for 10 years prior to emigrating to Canada in 1973. As a result, she is only receiving approximately half of her UK pension due to the approach the UK government has taken to providing pensions for expats living in foreign nations, particularly for those living in Commonwealth nations such as Canada. You will find a copy of her e-mail attached to this letter.

Frozen pension affects about 144,000 U.K. pensioners living in Canada, according to the Canadian Alliance of British Pensioners, a group advocating for indexed pensions. It is my understanding that all but 2 Commonwealth nations, Canada and New Zealand, are subject to indexation, despite the fact that Canada and the UK have social security agreements in place already.

The Canadian government has proposed signing a comprehensive social security agreement that would allow for indexation of U.K. pensions. I believe that this would be the correct track to take, as a reciprocal agreement would ensure that neither nation is overburdened with the cost of said pensions, while also ensuring that expats living within the Commonwealth have access to appropriate indexation.

My constituents who have been affected by the current policy are welcoming this inquiry. For the sake of fairness to all UK pensioners living in Canada, I support the call of my constituents in urging your government to reconsider the current policy on pension indexation.

Sincerely,

Carol Hughes, MP  
Algoma-Manitoulin-Kapuskasing

CC: Elizabeth Campbell



*Paul Manly*

Member of Parliament  
Nanaimo-Ladysmith

Secretariat of the APPG for Frozen British Pensions

July 31, 2020

My name is Paul Manly. I am a Canadian Member of Parliament for the federal riding of Nanaimo-Ladysmith, in British Columbia. I have a number of constituents who are British pensioners affected by the frozen pensions issue. These constituents have been in regular contact with my office, asking me to advocate on their behalf. It was hopeful news to hear that the APPG for Frozen British Pensions has been re-established, and to have an avenue through which to provide this input. I believe British pensioners living in Canada deserve fair treatment. I have petitioned the Canadian government to address this issue and negotiate a reciprocal agreement with the British government.

There are approximately 150,000 recipients of the UK state pension residing in Canada. These British pensioners are suffering a discriminatory injustice because the British government does not provide them with annual increases in their pensions tied to the rate of inflation. Their pensions are frozen at the rate they were when they left the UK. Whether a pensioner living in Canada lives 10, 20, 30 years or more past retirement, there is no annual increase in their benefits, ever.

This state of affairs is not universal for British pensioners living outside the UK. Of the estimated 1.2 million British pensioners living outside of the UK, just under half have their pensions frozen. The remainder receive their annual inflation increases as if they were still living in the

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UK. According to the Canadian Alliance of British Pensioners, if these pensions were to be unfrozen, British pensioners would receive an additional £170 million annually.

This situation means that many British pensioners in Canada have insufficient income to afford basic necessities, and must rely on Canadian social assistance. Beyond being unjust towards the pensioners themselves and making a mockery of their equal rights as citizens and subjects of Her Majesty the Queen, this situation is also an undignified way for the British government to be treating a close ally such as Canada, which is also a member of the Commonwealth. It flies in the face of decades of cooperation and mutual aid through good times and bad.

In the 1950's, in the early days of the British National Insurance, the UK state pension was not indexed for pensioners living abroad. Over the next three decades the UK negotiated reciprocal agreements for pension indexing on a country by country basis. There was an attempt to negotiate an agreement with Canada in the 1970's, but it did not bear fruit. In the early 1980's Canada approached the UK to sign an agreement, but by 1982 the UK had stopped signing new pension indexing agreements. The UK is now the only country in the OECD that pays its pensioners differently, based on their country of residence.

In practical terms, this means that a 90 year old British pensioner who has been living in Canada since retirement might receive a full pension of £41.15 per week, whereas a 65 year old British pensioner just retiring in Canada will get £110.15 per week.

Canada provides our pensioners living in the UK with annual rate increases. Canada does this because it is the right thing to do, even though Canada does not have an agreement with the UK. According to the Canadian Alliance of British Pensioners, Freedom of Information Requests to the UK government have established that no international agreement is required for them to unfreeze the pensions. It would simply be a matter of domestic regulation.

Apparently this issue has been raised before in meetings between Canadian and UK ministers, but the UK government has refused to take action. The UK Minister of State for Pensions has stated that were they to cancel the pension freeze, some of the benefits would flow to the Canadian government, in the form of reduced subsidies being paid by our government to low income pensioners. This is a clear acknowledgement that the Canadian government is subsidizing British pensioners living in our country.



I look forward to hearing that this unjust situation is finally made right.

Sincerely,

A handwritten signature in black ink, appearing to read 'Paul Manly', with a stylized, cursive script.

Paul Manly  
Member of Parliament  
Nanaimo-Ladysmith

Cc: The Right Honourable Justin Trudeau, P.C., MP, Prime Minister of Canada

The Honourable Deb Schulte, P.C., MP, Minister of Seniors

The International Consortium of British Pensioners

The Canadian Alliance of British Pensioners

The Canadian Association of Retired Persons

The British High Commissioner

The hon. Caroline Lucas, Green Party M.P. for Brighton, U.K.



Nathaniel Erskine-Smith, M.P.  
Beaches-East York

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July 30, 2020

Sir Roger Gale, MP  
Chairman of the APPG for Frozen British Pensions  
Houses of Parliament, Westminster,  
London SW1A 0AA, United Kingdom

**RE: Frozen British Pensions in Canada**

Dear Sir Gale:

As a Canadian Member of Parliament, I represent a number of constituents who receive U.K. pensions that are unjustifiably frozen. Across Canada, approximately 150,000 British expatriates receive a frozen U.K. pension.

Your work is critical, as it is past time for the U.K. to amend its rules and index to inflation the U.K. pensions for those living in Canada.

First, as a matter of dignity in retirement, it is important for U.K. pensioners, many of whom are veterans. In Canada, our seniors' benefits are based on the number of years one has lived in Canada and the contributions one has made into the Canada Pension Plan. Since pensioners who have lived for many years outside of Canada only qualify for reduced benefits, an indexed U.K. pension matters to an even greater degree for these seniors.

Second, our countries share common values, a proud history, and membership in the Commonwealth. We should each ensure our respective citizens receive fair treatment, whether they live in Canada or the U.K. It is a disservice to our long-standing and close relationship that U.K. pensions are not indexed in Canada but are indexed in many other countries, including in the U.S.

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Nathaniel Erskine-Smith, M.P.  
Beaches-East York

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Thankfully, the answer is equally straightforward: our countries must negotiate a social security agreement and index U.K. pensions to inflation for pensioners living in Canada.

I have received confirmation from our Minister of Seniors that Canada remains prepared to engage in a social security agreement with the U.K.

Kindly,

Nathaniel Erskine-Smith  
MP Beaches-East York

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HOUSE OF COMMONS  
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CANADA

**Glen Motz**

Member of Parliament  
Medicine Hat-Cardston-Warner

July 29, 2020

Sir Richard Gale, MP  
Chair, All-Party Parliamentary Group on Frozen British Pensions  
Via email: [appg@frozenbritishpensions.org](mailto:appg@frozenbritishpensions.org)

Dear Sir:

I am writing to share my concerns and the concerns of members of my riding regarding the apparent discrimination against British pensioners who live in Canada. As you likely know, over 220,000 people have expressed their concerns and outrage at British government's policy of providing indexed pensions to some pensions, but not to those who live in Canada. From the reports I have seen, as many as 144,000 British pensioners in Canada are living off 60% of the pension they contributed to and should be paid. Residents in my riding of Medicine Hat—Cardston—Warner, including some who are veterans of the British Army, feel they are being discriminated against compared to their fellow pension recipients living just across the border in the United States, who are receiving fully-indexed pensions.

Canada and the UK have a long history, including a shared monarch, and have gone to war to fight injustice and terrorism together on numerous occasions. Nowhere is this partnership more visibly evident than in my constituency, home to the British Army's largest armoured training facility, at CFB Suffield. So, it seems quite odd that a British pensioner in Canada would be treated as a lesser partner than a British pensioner in the United States, Germany or the Philippines.

.../

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With the 2018 visit of Anne Puckeridge to 10 Downing Street, I had hoped that the plight of pensioners living in Canada would be coming to an end. I sincerely hope the All-Party Parliamentary Group's inquiry will assist the British government in ending this 40% cut against seniors living in Canada.

Sincerely,

A handwritten signature in black ink, appearing to read 'G Motz', with a stylized flourish at the end.

Glen Motz, MP  
Medicine Hat—Cardston—Warner  
Associate Shadow Minister for Public Safety

Cc:

H.E. Susan le Jeune d'Allegeershecque, UK High Commissioner to Canada  
Barry Clarke



HOUSE OF COMMONS  
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CANADA

## Laurel Collins

Member of Parliament | Députée  
Victoria

Sir Roger Gale  
Secretariat of the APPG for Frozen British Pensions  
All Parties Parliamentary Group  
House of Commons  
Westminster  
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UK

August 28, 2020

Dear Secretariat of the APPG for Frozen British Pensions:

I am writing to you as the Member of Parliament for the federal riding of Victoria, British Columbia regarding the UK's policy of frozen pensions. As the MP for Victoria, constituents in my riding have requested my support and my advocacy regarding the uprating of frozen pensions. I am pleased to be able to respond to these constituents' requests.

To begin, the UK frozen pension policy is concerning because individuals, families, and seniors should be able to afford their basic costs of living, including those expenses – which increase each year – that are related to shelter, utilities, dietary, and health care. All people should be able to live lives, no matter their age, in a dignified, healthy manner without undue stress and neglect.

The effect of the frozen pension policy is that the UK pensions received by eligible Canadian residents do not adequately meet standards for dignified living. Canadian constituents have informed me that the approximately 132,000 UK pensioners living in Canada face undue and increasing hardship because of the frozen pension policy; that the frozen pension policy applies to only half of the UK pensioners who live outside of the UK with the other half of UK pensioners receiving annual uprating because they reside in a country with a reciprocal agreement; that the annual uprating of their pensions would help alleviate their suffering, and relatedly, that they would not need to rely on the Canadian government for help with their cost of living needs; that all that is required to allow for pension uprating is for a reciprocal agreement to be made between the Canadian and British governments; and that the only barrier to signing a reciprocal agreement is the UK government's political will to do so.

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Laurel.Collins@parl.gc.ca	

Canada and the UK are both solid liberal democracies that uphold the value of our citizens from birth to death. Furthermore, the UK and Canada hold a close and very amicable relationship, tied together by mutual goals and their long and productive Commonwealth history. In both democracies, each government will top up the incomes or care of those in need through social security supports. Noteworthy is the fact that, on the one hand, the Canadian government provides its' pensioners who live abroad, including in the UK, with annual pension uprating whereas the UK government does not. In the first instance, this annual increase to Canadian pensioners alleviates the UK government of extra social security costs but in the latter case, the lack of uprating of UK pensioners means that Canadian government carries extra social security costs but also many UK pensioners struggle to keep up with the cost of living.

It is my hope that after reviewing these facts, you will consider addressing the frozen pension policy.

I look forward to hearing back from this concerning issue.

Warmly,



Laurel Collins,  
MP for Victoria

Cc: The Right Honourable Justin Trudeau, P.C., MP, Prime Minister of Canada  
The Honourable Deb Schulte, P.C., MP, Minister of Seniors  
The International Consortium of British Pensioners  
The Canadian Alliance of British Pensioners  
The Canadian Association of Retired Persons  
The British High Commissioner



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October 29, 2020

To the All-Party Parliamentary Group on Frozen British Pensions,

I am writing today on behalf of all the British pensioners who reside in Canada. Over 150 000 British expatriates suffer from the injustice of the UK government's discriminatory practice of freezing the pensions of those who have decided to call Canada home. Many of my constituents are adversely affected by this policy.

This is not a new issue. In 1955 British retirement pensions and widow's benefits became payable worldwide. Since then successive Canadian governments have fought to uprate British pensions but every effort has been frustrated. The current Prime Minister expressed his support of the British pensioner's situation when he met Mr. John Markham, one of the Directors of the International Consortium of British Pensioners (ICBP) on his trip to London in 2016 and recommended that Mr. Markham speak to his Cabinet Ministers on the issue. Since then the Canadian government has taken no definitive action and as a result British pensioners are forced to live in dire conditions.

Following the 2019 federal election in Canada, I renewed efforts with Jim Carr, former Minister of International Trade, to insist that Canada demand the indexing of British Pensions be a requirement to the implementation of a trade agreement between Canada and the UK post-Brexit. Canada and the UK have been operating under the Canadian-European Union Comprehensive Economic and Trade Agreement (CETA), but this agreement will end January 2021. This is a perfect opportunity to address this long-standing problem.

I have also raised this issue with previous British High Commissioners to Canada, and Prime Minister Trudeau. I am also in regular correspondence with my good friend Caroline Lucas, MP for Brighton Pavilion and former leader of the UK Green Party. Carolyn is a member of UK's All-Party Parliamentary Group for Frozen British Pensions. I am in full support of her efforts, and the efforts of her colleagues, to reform this policy.

In the upcoming new trade deal the UK government wishes to create with Canada post-Brexit, Canada must demand that the indexing of British Pensions be a requirement to the implementation of a trade agreement. Freezing British pensions does not leave its citizens feeling secure and prosperous; they are reduced to poverty.

Thank you for the opportunity to provide this written submission to the APPG as a part of its 2020 inquiry into the impact of the UK Government's approach to UK State Pensions paid to UK pensioners who live abroad. I applaud the work and commitment of the APPG to address this issue. I will continue to seek opportunities to raise this issue in the Canadian House of Commons.

Sincerely,

A handwritten signature in black ink, reading "Elizabeth May". The signature is fluid and cursive, with a long horizontal stroke extending from the end of the name.

Elizabeth May, O.C.  
Member of Parliament  
Saanich-Gulf Islands  
Parliamentary Leader of the Green Party of Canada