

BRITAIN
STRONGER



EUROPE
OVERSEAS VOTES
FACT SHEET

BRITAIN STRONGER IN EUROPE

OVERSEAS VOTERS FACTSHEET

This factsheet will help provide facts on why Britain is stronger, safer and better off being in Europe than if we leave. It also helps to answer some of the frequently asked questions by British voters who live overseas.

WHY IS THE UK STRONGER IN EUROPE?

Economy

- The benefits of Europe are worth **£3000 a year to average households** due to lower prices, trade and investment. *Source: CBI, 'Our Global Future', November 2013*
- We contribute only £340 per household, so that's a **return on investment of almost ten to one.**ⁱ *Source: CBI, HM Treasury, ONS*
- As part of Europe, British businesses have free access to the largest economic bloc of the world, comprised of **500 million consumers.**ⁱⁱ *Source: European Commission*
- **44%ⁱⁱⁱ of the UK's international exports are to EU countries, worth £229 billion in 2014^{iv}** *Source: ONS (Pink Book 2015)*
- **200,000 UK businesses** which trade with the EU.^v *Source: HMRC.*
- **Britain benefits from Free Trade Agreements** the EU has negotiated with over 50 countries.^{vi} *Source: European Commission*
- **64% of Britain's Goods Exports** are to countries either in the EU, or countries which the EU has negotiated Free Trade Agreements with, which was worth £189bn in 2014.

Investment

- Over the ten years between 2004 and 2013, the average investment from European countries every year was £26.5 billion - that's **over £70 million a day.**^{vii} *Source: ONS*
- Almost half of the largest companies that have the European/global headquarters in London, cite access to the single market.^{viii} *Source: London First*

Jobs

- Independent experts have found that **between 3 and 4 million jobs in Britain** are linked to our trade with Europe.^{ix} *Source: House of Commons Library, Centre for Economics and Business Research*
- As the EU develops the single market further, independent analysis shows it could **bring a further 790,000 jobs and £60bn to the UK economy by 2030.**^x *Source: Centre for Economic and Business Research*

Prices

- The average person in Britain saves around **£450 every year** because the European market drives down the price of goods and services.^{xi} *Source: European Commission (referenced by BIS in an answer to a PQ)*

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- The cost of flights has come down 40%^{xii} because the EU changed the rules to allow low-cost airlines like EasyJet to set up in Europe, forcing competition in the market. *Source: European Commission*
- Using your mobile abroad is 73p cheaper for every pound, and will be scrapped entirely by 2017 thanks to the EU forcing companies to give a fairer deal.^{xiii}

Source: FCO

Security

- We benefit from the European Arrest Warrant, which helps arrest criminals across the EU. Over the last Parliament, we removed over 5,000 criminals to face justice across the Europe and 675 criminals were brought back to Britain to be tried for crimes committed.^{xiv} *Source: National Crime Agency*
- One of the terrorists involved in the London 21/7/05 attempted bomb attack, Hussein Osman, was caught in Italy and brought back to Britain on a European Arrest Warrant to be tried. He was sentenced to 40 years imprisonment.^{xv}

Source: Daily Mirror

Green Economy

- As a part of Europe, Britain can work with our European allies to tackle climate change. We benefit from not only from fighting against climate change and pollution, but also through the creation of jobs and financing for research and development in the UK.
- As part of Europe, Britain is taking a lead in fighting climate change, with clear targets to cut emissions by 20% by 2020 and initial proposals to cut them by 40 % by 2030.^{xvi} *Source: European Commission*
- Thanks to EU legislation, 99% of UK beaches now meet the basic standard for clean bathing water.^{xvii} *Source: Friends of the Earth*

Higher Education

- Over 200,000 UK students have studied and worked abroad through the Erasmus exchange programme, boosting their future job prospects.^{xviii} *Source: Universities UK*
- Students from other EU countries generate around £2.27 billion for the UK economy, and support 19,000 British jobs.^{xix} *Source: Universities UK*
- In 2013/14, UK Higher Education Institutes received over half a billion (£687m) of research income from EU sources.^{xx} *Source: Universities UK*

World Leader Quotes

- President Obama has called for the UK to remain part of the European Union:
"Having the UK in the European Union gives us much greater confidence about the strength of the transatlantic union"
Barack Obama, 24 July 2015 BBC News, <http://www.bbc.co.uk/news/uk-politics-33647154>

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- Chinese President Xi Jinping has also called for the UK to remain part of the EU:
"China hopes to see a prosperous Europe and a united EU, and hopes Britain, as an important member of the EU, can play an even more positive and constructive role in promoting the deepening development of China-EU ties"

President Xi Jinping (remarks paraphrased by China's Foreign Ministry), 23 Oct 2015, FT, <http://www.ft.com/cms/s/0/df78cae4-797e-11e5-933d-efcdc3c11c89.html#axzz3sJ5A7v5r>

- The Indian Prime Minister, Narendra Modi, has made clear that India views investment into the UK as an entry point into the EU:

"As far as India is concerned, if there is an entry point for us to the European Union that is the UK, that is Great Britain."

Narendra Modi, City AM, 12 Nov 2015, <http://www.cityam.com/228670/eu-referendum-indian-prime-minister-narendra-modi-says-uk-is-indias-entry-point-into-the-eu>

Worker's Rights

- Workers entitlement to paid maternity/parental leave comes from EU legislation.^{xxi}
Source: European Commission
- EU laws provides protection for workers from discrimination on the basis of sex, race, religion, belief, age, and sexual orientation.^{xxii} *Source: European Commission*
- EU law provides protections for workers facing redundancy, including when employers become insolvent.^{xxiii} *Source: European Commission*

WHY ARE BRITISH RESIDENTS OVERSEAS STRONGER IN EUROPE?

If the UK leaves the EU would British Pensioners be able to continue to receive state healthcare?

In short: It is likely that British pensioners would lose their automatic right to healthcare abroad.

- British pensioners abroad can currently get free healthcare either via the European Health Insurance Card. The only medical treatment of Brits abroad that the NHS foots the bill for is that of people on holiday or short-term stays in another EU country.
- Brits who live in another EU country permanently – such as pensioners in Spain – are not covered by the NHS and therefore not paid for by the British taxpayer.
- As the NHS website states: "If you are moving abroad on a permanent basis, you will no longer be entitled to medical treatment under normal NHS rules." This is because the NHS is a residence-based healthcare system". ([link](#))
- So any Brit who lives in another EU country permanently will be insured in that country. The reason why Brits have automatic access to health insurance in other

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EU countries – which in many cases, such as Spain, is free – is because they enjoy the right to equal treatment and non-discrimination as part of the EU.

- If Britain were to leave the EU, there would be nothing to stop Spain, France or any other country to stop British pensioners from accessing their health care system, because they are free to discriminate against non-EU citizens in whichever way they like.

Would British Pensioners overseas receive any increases to state pensions?

In short: the value of pension pots could be reduced if we left the EU.

- If the UK were to leave the EU, independent evidence shows that the UK economy and UK businesses would be damaged. This economic damage could harm British pensioners as it could reduce the value of their pension pots.
- Pensioners also benefit from important protections in law to stop discrimination and ensure conditions are maintained as businesses change hands. These protections have their origins in European law. Leaving the European Union could therefore allow for the removal of some of these protections.
- EU law provides important protections for pensioners ensuring they are not discriminated against, and the value of the pensions is protected even under ownership changes. Importantly, employees are protected in the event their pensions are transferred following a change in ownership of the business that employs them and EU law provides protections to ensure there is no discrimination in pension schemes.
- There are also wider benefits to older people from the EU, for example access to emergency healthcare when abroad, investment in new health and wellbeing treatments and investment in adult learning programmes. It has been predicted by some that the UK leaving the EU could lead to "recession".
- Looking at recent past experience, shocks to the UK economic have an impact on pension funds. In 2008, the OECD estimate UK pension funds value fell by 17.5%.
- Sir Gerry Grimstone, Chairman Standard Life, one of Britain's biggest pensions companies, has said an exit from the EU would be "disastrous for London and the UK".

"The single market is vital to the UK, I think [leaving] would be disastrous for London and the UK if the UK were to leave the single market," Sir Gerry said at the City Week conference. "Why on earth would we not want to be part of one of the biggest markets in the world? Our whole energy should be devoted to that."

Sir Gerry Grimstone, Chairman Standard Life, 24 Mar 2015, [link](#)

- An investigation by the Times has also found that "At present the government raises the value of the state pension only for people living in the EU, and a handful of other countries with which Britain has a social-security agreement. British pensioners in Australia, for example, do not benefit from the arrangement." ([link](#))

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Will British overseas residents pension rights be affected if we leave the EU?

In short: Outside of the EU, pensioners would no longer benefit from mutual recognition of pension contributions between EU countries.

- Within the EU there is mutual recognition of pension contributions. This means that people who have worked and lived in several member states would face uncertainty and could potentially lose out on pensions entitlements if we left the EU. ([link](#))
- Experts have predicted that "Uncertainty over the future of healthcare benefits and the value of the state pension if Britain withdraws will bring a further increase in the number returning home, experts have predicted ([link](#))

How would leaving the EU affect those UK citizens overseas who want to continue to work in Europe?

In short: Leaving the EU means Brits could lose their right to freedom of movement within the EU.

- Currently, as citizens of an EU member state, British people abroad enjoy all the benefits that citizens of other EU nations have in their country on equal terms, be it access to health care, university, employment, housing or public services
- If we left the EU, this privilege would no longer be a given. It could mean that Brits would lose their automatic right to live, work and study in any other EU country
- For example, British students would face paying the high non-EU tuition fees at European universities (many of which are currently free for UK students as they are for nationals of that country)

If we were to leave the EU, will UK citizens overseas need to get a visa in the future? Or will we only be able to stay for a short time on a tourist visa?

In short: Possibly. It depends on our relationship with the EU after we leave.

- Our privileges to travel and live in the EU under free movement could end after Britain leaves the EU. As a result, Britons would no longer have the automatic right to live and work in other EU countries
- None of the leave campaigns have yet been able to answer whether they envisage a preferential tourism or visa arrangement for British citizens with other EU countries, so leaving would be a leap in the dark for those wishing to spend time in other EU countries
- In a worst case scenario, a hard exit from the EU without any arrangements, Britons could face the lengthy and costly process of obtaining a Schengen visa for stays in other EU countries

Many Universities receive income from European students. Will leaving the EU make it harder for them to study in the UK and therefore impact on our University's income due to them needing a visa?

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In short: Leaving the EU would make it more difficult for EU citizens to come to UK universities.

- If Britain were to leave the EU and no longer accept freedom of movement, EU citizens wishing to study at UK universities could need a student visa to come here, and would be subject to the much higher non-EU tuition fees (UK students would face the same when studying abroad in the EU). This can reasonably be expected to drive down the number of applicants and students who come to study here from other EU countries. It is unlikely that the higher fees paid by some would balance out the financial loss for UK universities. UK universities received £5.6bn in EU funding for research projects between 2007-2013. This funding would be at risk if we left the EU. Overall, UK universities would be weaker and worse off if Britain left the EU.

Press Release

Brits face bill of over £600m for overseas care if Britain leaves Europe

New Britain Stronger In Europe research has revealed today that Brits would be forced to foot a £600 million bill for overseas healthcare if Britain leaves the EU.

At present, British people are entitled to a free European Health Insurance Card (EHIC), giving them the right to access state-provided healthcare on temporary stays at a reduced cost, or sometimes free.

This is a benefit of being a member of the EU that would be lost if Britain were to leave the EU.

Norway and Switzerland are both part of the EHIC regime - but the Leave campaigns have repeatedly and explicitly ruled out their models as alternatives to EU membership.

In the current regime, the NHS repays countries where UK nationals were treated. In 2014-15, the total bill repaid by the NHS for healthcare received by Brits in EHIC countries was £674m.

Between 2009 and 2013 (the most recent available figures), the average number of UK claims was 108,605. This makes the average cost per claim £6,206.

Commenting, Will Straw, Executive Director of Stronger In, said:

"If you or your family are unlucky enough to be sick or injured on your holidays this summer, it's good to know that, with your EHIC card, you can get free treatment anywhere across the EU.

"This great initiative to give holiday makers peace of mind and access to the kind of healthcare they would get at home would be lost if Britain left the EU.

"The devastating result would be British holidaymakers slapped with bills for thousands of pounds because they were unfortunate enough to be ill or injured.

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"Leaving the EU would hit Brits in the pocket at home with higher prices in the shops and abroad with higher costs for their holidays."

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Notes to editors:

- The NHS states that:
 - "An EHIC gives you the right to access state-provided healthcare on temporary stays at a reduced cost, or sometimes for free. It will cover immediate and clinically necessary state-funded treatment until your planned return home to the UK. It also covers the treatment of pre-existing medical conditions and routine maternity care, provided the reason for your visit is not specifically to give birth or seek treatment. For more information about what is covered in each country, see our country-by-country guide." (Source: <http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the-ehic.aspx>)
- The number of EHIC cards in circulation in UK (as of January 2016) was 27,570,911 (Source: <http://www.parliament.uk/written-questions-answers-statements/written-question/commons/2016-03-01/29245>).
- The value of UK claims against and by EEA countries and Switzerland for healthcare in 2014-15 was £674m (Source: <http://www.parliament.uk/written-questions-answers-statements/written-question/commons/2016-02-19/27363>).
- The average number of reimbursement claims using EHIC between 2009 and 2013 was 108,605 (Source: Unforeseen cross-border healthcare: report on the use of the European Health Insurance Card (EHIC) in 2013)
- The year by year breakdown of claims was:

2009	2010	2011	2012	2013	Total
168,122	48,000	53,885	53,885	219,135	543,027

- Vote Leave have rejected the Norway and Switzerland 'models'
 - "The Leave campaign does not want the UK to seek a Norway style deal, as we see no need to pay any money into the EU once we have left". John Redwood's Diary, 1 February 2016, link
 - "It is absurd to suggest that outside the EU, Britain would adopt the same terms as Norway has. Switzerland has managed to negotiate access to EU markets, without having to carry the costs of membership". Talk Carswell, 18 September 2012, link
 - "The idea that we are somehow like Norway or somebody like that is ludicrous". Murnaghan, 17 January 2016, link
 - "The 'Norway option' is not @VoteLeave's policy nor will it be because a) we can do much better than that & b) we plan to win referendum". Dominic Cummings' Twitter, 26 October 2015, link
 - "Norway's deal is better than full membership; Switzerland's is better than Norway's; but the United Kingdom, being a larger market, as well as

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an existing member, can expect better terms than either." Daniel Hannan, Conservative Home, 29 October 2015, link

- o "Does anyone seriously think Britain, the 5th largest economy in the World, wouldn't be able to negotiate a better deal than the Swiss?". David Davis, Twitter, 4 February 2016, link
- o "Swiss/Norway options don't define limits of what is possible for a serious UK Govt". Dominic Cummings, Twitter, 28 October 2015, link

ENDS

CONTACTS

At Stronger In we really value the help and support of overseas volunteers, that is why we have a dedicated member of staff who is on hand to offer any help or advice. **Simon Darvill** is our **Field Operations Executive** and he is your first point of contact at Stronger in, you can reach him on simon.darvill@strongerin.co.uk

ⁱ HM Treasury, European Union Finance 2014, https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/388882/EU_finances_2014_final.pdf, ONS Families and Households 2014, <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcn%3A77-383612>

ⁱⁱ <http://ec.europa.eu/trade/policy/eu-position-in-world-trade/>

ⁱⁱⁱ ONS Balance of Payments Statistical Bulletin

^{iv} ONS Pink Book 2015.

^v <http://www.theyworkforyou.com/wrans/?id=2012-03-27a.101662.h>

^{vi} European Commission, <http://ec.europa.eu/trade/policy/countries-and-regions/agreements/>

^{vii} <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcn%3A77-352005>

^{viii} http://londonfirst.co.uk/wp-content/uploads/2014/05/London-and-the-EU_single-page.pdf

^{ix} House of Commons Library, June 2015, <http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN06091>, CEPR, October 2015. <http://www.cepr.com/reports/britain-stronger-in-europe/>

^x CEPR, October 2015, <http://www.cepr.com/reports/britain-stronger-in-europe/>

^{xi} <http://www.theyworkforyou.com/wrans/?id=2012-04-16b.102035.h&s=section%3Awrans+speaker%3A11823#g102035.q0>

This number is based on analysis of prices 1996-2006:

http://trade.ec.europa.eu/doclib/docs/2010/november/tradoc_146940.pdf

^{xii} http://ec.europa.eu/internal_market/publications/docs/citizens_en.pdf

^{xiii} <https://www.gov.uk/government/news/foreign-secretary-travels-to-brussels-for-eu-reform-talks>

^{xiv} <http://www.nationalcrimeagency.gov.uk/publications/european-arrest-warrant-statistics>

^{xv} <http://www.mirror.co.uk/news/uk-news/european-arrest-warrant-row-criminals-4610731>

^{xvi} http://ec.europa.eu/archives/commission_2010-2014/president/achievements/index_en.htm

^{xvii} <http://www.foe.co.uk/blog/what-has-eu-ever-done-us>

^{xviii} <http://www.universitiesforeurope.com/register/Documents/UniversitiesForEuropeBooklet.pdf?pdf=booklet>

^{xix} <http://www.universitiesforeurope.com/register/Documents/UniversitiesForEuropeBooklet.pdf?pdf=booklet>

^{xx} Universities UK, The European Union's contribution to UK higher education

^{xxi} <http://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=URISERV:em0031&rid=11>

^{xxii} <http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32000L0078>

^{xxiii} <http://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=URISERV:c10808&rid=23>, <http://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=URISERV:c10810&rid=7>