

Brexit Case Studies: Pensions

Deirdre

'After Brexit, will the 10 years I spent working and paying tax and insurance abroad be counted towards my UK state pension?'

Deirdre is a UK national who was born in Northern Ireland in 1965. She is an internationally recognised IT expert who has been working in two EU countries advising on IT projects. She spent 5 years working in Spain; followed by a second 5-year period working in Poland.

'After Brexit, will the 10 years I spent working and paying tax and insurance abroad be counted towards my UK state pension? Will the tax and insurance contributions I made via the tax systems in Spain and Poland will be honoured by the Spanish and Polish governments and forwarded to the UK's Inland Revenue?'

Chantal

'Does 'settled status' apply to spouses of UK citizens? How will my pension payments be affected by Brexit?'

Chantal is a French national who lives in Coleraine in Northern Ireland. She is currently retired after a career in management in the humanitarian work field in Germany, France and Northern Ireland.

'I am a 'romantic refugee' and have lived in Northern Ireland for 25 years' she said. 'I came with my UK citizen partner and initially when I couldn't find work, I studied for four years and obtained a university diploma in psychology.'

'I found that there was an amazing welcome for French people in Northern Ireland. I don't think it's the same for all EU nationals though.'

Chantal receives state retirement pensions from three countries: the UK, Germany and France. They are calculated differently in each country and she receives each payment separately. *'I assume that these payments will continue after Brexit?'* she said.

'I don't know if I qualify for and have to apply for settled status? Does it apply to spouses of UK citizens? I might apply for it but that depends on how much it costs both in terms of money, time and resources. It's not easy to find out the right information; in fact, I don't think the authorities know themselves.'

Nevena

'Will the UK authorities honour my pension payments from Bulgaria in the future?'

Nevena is a Bulgarian national who lives in Portstewart, Northern Ireland. A biomedical scientist, she came to Northern Ireland in 1999 to take up a university post. *'I didn't want to leave Bulgaria'* she said, *'but the economy in the country was in a very poor state and I had an 11-year old daughter to bring up; I needed work with a decent salary to ensure my daughter had a good education and the opportunity to realise her potential.'*

'As I came to Northern Ireland before Bulgaria joined the EU, I had to apply annually for a work permit. After I was entitled to do so, I applied to become a British citizen; my daughter is also a British citizen – if she were not a British citizen, she would have had to pay large fees to attend university.'

Nevena spoke of how her daughter had been bullied at school because she had a different surname and accent. *'Local people were quite limited in their understanding of outsiders at that time'* she said, *'but things improved when my daughter went to a different school with a wider vision of the world.'*

Nevena is in receipt of retirement pensions from the UK and the Bulgarian governments, as well as her occupational pension. She is unclear what will happen to her government pensions after Brexit. Currently, the UK authorities manage the payments to her. *'Will these payment arrangements be honoured in the future?'* she asked. *'I spend three months of the year in Bulgaria and I'm entitled to access the health services there; I don't know how that might change after Brexit?'*

'I remember the humiliations I endured at the border controls when leaving and entering Bulgaria before that country joined the EU; I hope that won't be repeated in the future when the UK manages the movement of Bulgarians into this country after Brexit.'