



**BOARDMAN HOUSE, 64 BROADWAY  
STRATFORD, LONDON E15 1NT  
Tel: 020 8432 0601 Fax: 020 8432 0648**

**A SOCIAL JUSTICE FOUNDATION**

To: The Trustees and Executives of Voluntary Sector Organisations

17 June 2016

Dear Sir/Madam,

### **EU Referendum – Final Analysis – Report 3**

The EU Referendum is now predominantly about how the UK economy will fare under Brexit versus the impact of uncontrolled immigration under Remaining In. In our final 3rd report we have tried to give more facts and figures for you to make a better informed choice. Some of the salient points are:

- UK's GDP the Gross Domestic Product, the income of the nation, is £1,810 billion
- UK's Budget, the taxes collected by the Chancellor, is £760 billion (42% of GDP)
- UK pays into EU net £8.5 billion (1/2 percent of GDP)
- UK pays foreign aid £8.5 billion revenue plus £2.5 billion capital so total £11 billion (0.6/0.7 percent of GDP)
- London GDP is 1/4 of the UK's GDP, equivalent to Belgium or Sweden's national GDP and the City with its financial institutions has strengthened its market lead in the European financial markets
- UK financial institutions have a 'pass-porting right' to do business freely without opening a branch there
- Euro has fluctuated from 1.5 to 1.0 to the £ in its life but now has been averaging at 1.3 Euro's to the £.
- The last 2008 recession was started by USA's and UK's subprime lending which was primarily unregulated banking activity

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- EU regulation primarily is to protect the consumer by harmonising the laws in the EU wide larger market of 500 million, say cars safety, pollution controls, health & safety, employee rights and so on
- Foreign investment into the UK as part of the EU market was £540 billion in the last decade
- UK's exports in 2014 were to EU £230 billion, USA £88 billion, China £18 billion
- There are 2.15 million EU workers in UK [3 million EU people here] and 1.19 million UK workers in the EU [2 million expatriates in EU]
- Net migration into UK last year was 333,000 of which EU was 184,000 and Non-EU was 188,000.
- Govt. targets have been breached every year over the last two decades, implying that migration is largely led by demand in business and public institutions
- UK has achieved a very strong growth in its national wealth GDP since the single market began in 1993, so just over two decades, by a multiple of 2/3rds
- UK public services can only realistically be funded by an additional growth in the Economy thus yielding higher tax revenues for the Chancellor to invest rather than by increasing borrowing which already stands at 75% of UK's GDP at £1.4 trillion.
- Brussels power structure is made up of some 'unelected' institutions and also the 'elected' European Parliament, as we reported in our first report.
- The European Court of Justice can over-turn UK laws and decisions thus frustrating our own parliament and judiciary rulings
- The UK is perceived to be a more open society by Non-EU immigrants and remains the ultimate aim of entry through EU

Whilst the EU has developed into a mammoth juggernaut and needs to be curtailed in its powers over each sovereign nation the economic arguments of the common market are huge in favouring London and the UK. Having talked to some Ethnic Minorities who do work hard in this country the fear is that uncontrolled immigration from the EU will lead to people being on benefits more and they resent that, along with the additional pressures on the NHS and schools. However these are challenges I believe we are best able to deal with by maintaining a strong growth in our economy as evidenced over the last two decades from the advent of the single market.

I shall be voting to remain in the EU but with a strong appetite to show my protest at the doorstep of Brussels, the problem is not so much of the 'uncontrollable immigration' as that has more to do with market forces & economic policy and the attraction of a more open society like ours, but the main problem is the 'uncontrollable Brussels'.

The UK could pave the way for France to take over its 5<sup>th</sup> position in the GDP rankings if our market is restricted, we ought to maintain our premier 5<sup>th</sup> position. USA is first, China 2<sup>nd</sup>, Japan 3<sup>rd</sup>, Germany 4<sup>th</sup>, UK 5<sup>th</sup>, France 6<sup>th</sup>, India 7<sup>th</sup>, Italy 8<sup>th</sup>, Brazil 9<sup>th</sup>, and Canada 10<sup>th</sup>. In purchasing power terms – which is what matters to the ordinary person – UK is 9<sup>th</sup> in world rankings, which is a measure of how much your £ actually “buys” for you and so reflects more your standard of living.

Thank you

Yours faithfully

Anil Bhanot OBE  
Chairman EMF

## **EU Referendum – Final Analysis – Report 3**

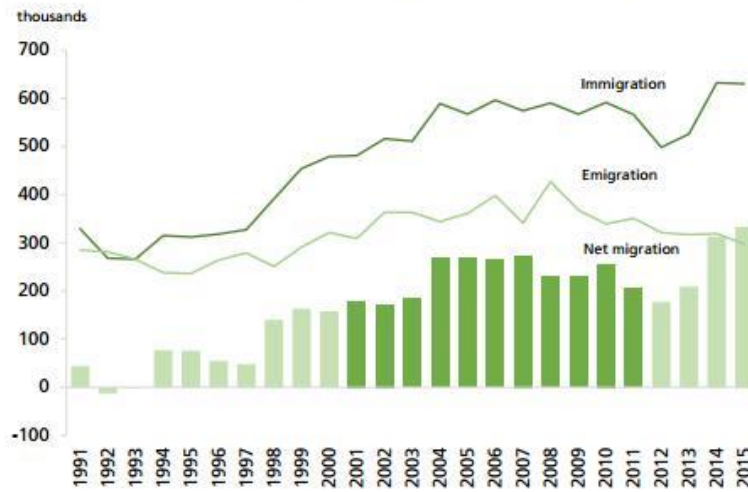
As the referendum on whether the UK should continue to be a member of the European Union or not draws to a close, the debate has been intensifying. Supporters on both sides have been attempting to do everything possible to ensure that the public sees the validity of their arguments. An ever growing number of reports have been produced in order to validate the position being pushed for.

Within this climate of intense campaigning it can be quite difficult for people to discern what they should interpret as factual; especially as both sides have been claiming that their opposition is attempting to manipulate the facts in their favour. Therefore, in an attempt to inform, and in line with our previous two reports on the referendum, in this report we aim to objectively assess the principal arguments being made by both sides.

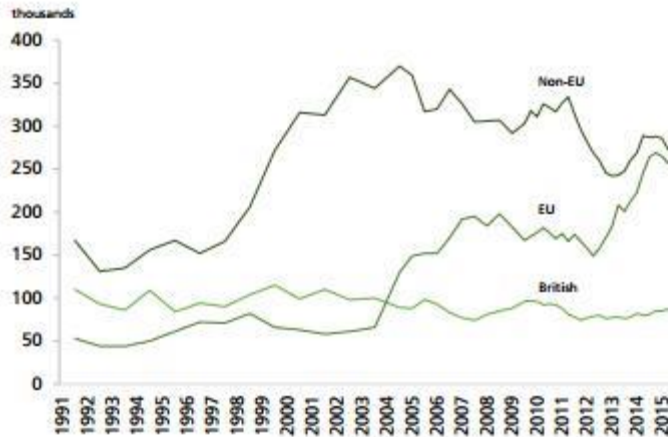
As predicted in our first report, the debate has broadly been divided along two lines, economics and migration. These two topics have divided those in favour of continued membership and those who wish to leave the EU. This report will therefore be divided into two parts, one looking at the issues surrounding immigration and one the issues surrounding economics. Although those who argue for Brexit have tended to focus on immigration and the Remain side on economics, both sides will be looked at in each case in order to try and ensure impartiality. Before this assessment we will first include some facts and figures to try and give people the clear picture that they are seeking in this intense political campaign; this figures will be about the UK and other EU countries for comparison, they will be expanded upon in the analysis that follows. After these two sections the report will conclude with a final section that summarises our position.

# Immigration Facts and Figures

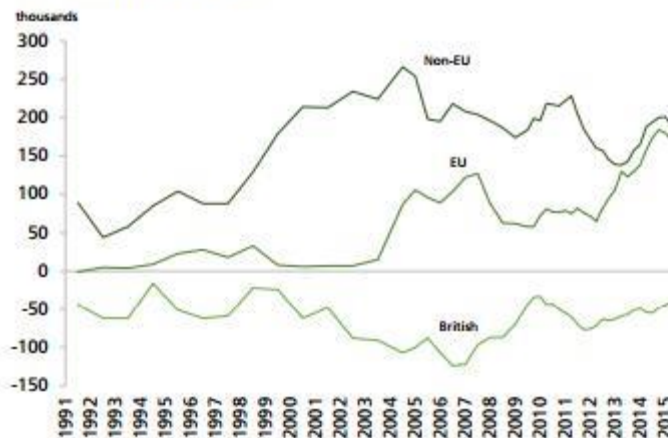
**Chart 1: Long-term international migration in the UK, 1991-2015**



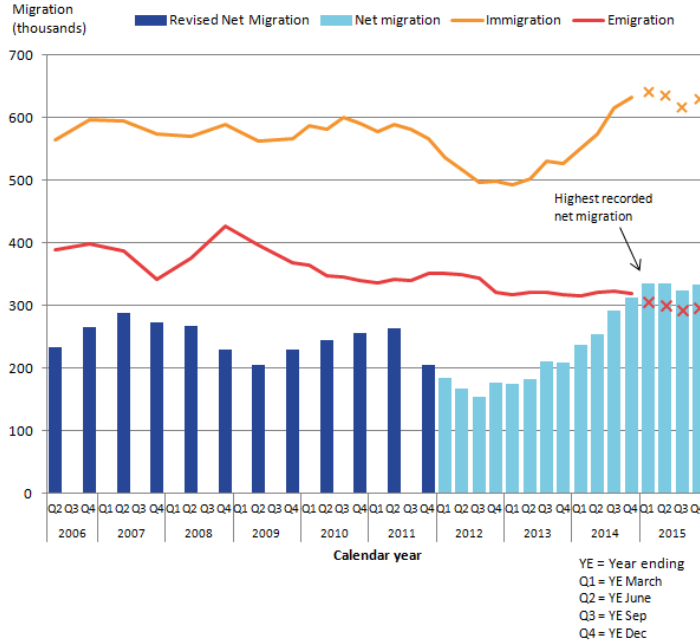
**Chart 6: Immigration by nationality, Years ending each quarter, YE Dec 1991 – YE Dec 2015**



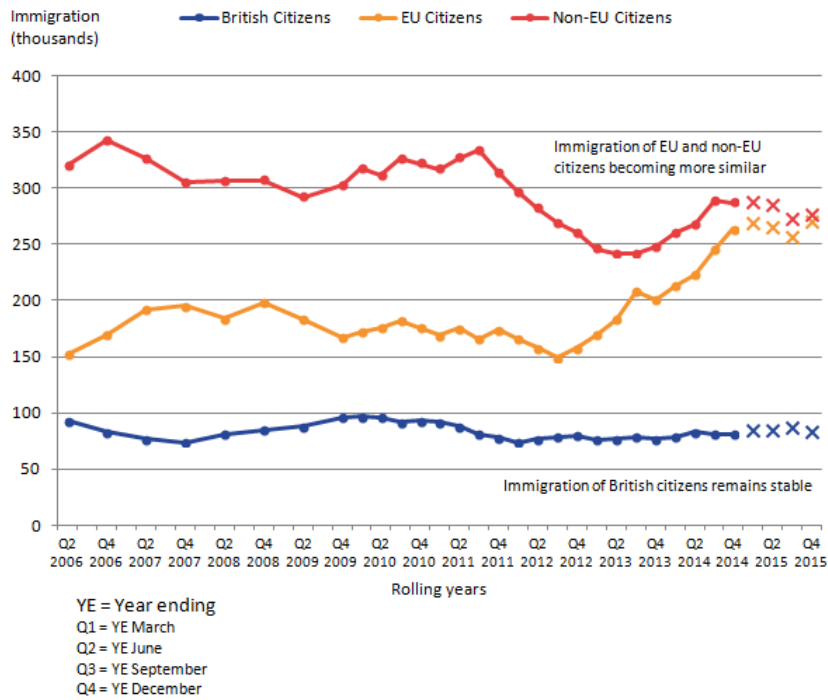
**Chart 7: Net migration by nationality, Years ending each quarter, YE Dec 1991 – YE Dec 2015**



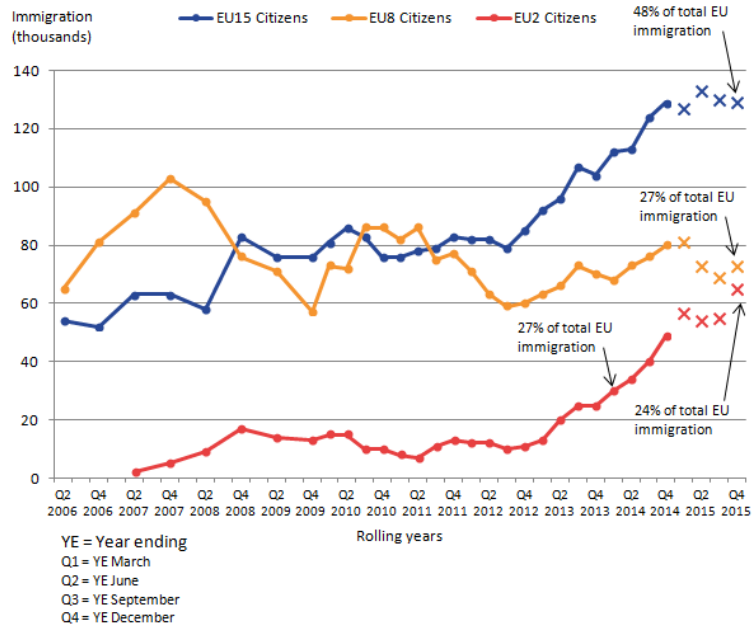
## UK Migration (immigration and emigration 2006-2015)



## Immigration into the UK by EU and Non-EU citizens 2006-2015



## EU immigration into the UK from pre and post 2004 expansion groups



**EU 15:** Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Sweden, United Kingdom

**EU8:** Slovakia, Slovenia, Poland, Latvia, Lithuania, Hungary, Estonia, Czech Republic

**EU2:** Bulgaria Romania

### Non-nationals in resident population 2015

| Country   | Percentage | Total number (million) |
|-----------|------------|------------------------|
| Spain     | 12.7%      | 5.86                   |
| Germany   | 12.6%      | 10.17                  |
| Italy     | 9.5%       | 5.68                   |
| <b>UK</b> | <b>13%</b> | <b>8.41</b>            |
| France    | 11.9%      | 7.66                   |

### Number of foreign born resident – EU and non EU – 2015

| Country   | Number EU in million | Number Non-EU in million |
|-----------|----------------------|--------------------------|
| Germany   | 3.95 (4.9%)          | 6.13 (7.6%)              |
| <b>UK</b> | <b>3.11 (4.8%)</b>   | <b>5.31 (8.2%)</b>       |
| Spain     | 1.98 (4.3%)          | 3.87 (8.4%)              |
| France    | 2.13 (3.3%)          | 5.53 (8.6%)              |
| Italy     | 1.79 (3%)            | 3.95 (6.6%)              |

Percentage increase in population from previous year – 2014

| <b>Country</b> | <b>% Growth</b> |
|----------------|-----------------|
| Italy          | 1.81%           |
| <b>UK</b>      | <b>0.63%</b>    |
| France         | 0.43%           |
| Germany        | 0.3%            |
| Spain          | 0.46%           |

Population 2015 and forecast 2050

| <b>Country</b> | <b>Population 2015 (mill)</b> | <b>Forecast 2050 (mill)</b> |
|----------------|-------------------------------|-----------------------------|
| Germany        | 81.1                          | 76.4                        |
| <b>UK</b>      | <b>65.1</b>                   | <b>77</b>                   |
| France         | 64.3                          | 72.3                        |
| Italy          | 62.5                          | 63.5                        |
| Spain          | 46.4                          | 43.7                        |



## Economic Facts and Figures

Share of EU budget contribution 2014

| Country   | Total contribution in Euro millions | As a % of GDP |
|-----------|-------------------------------------|---------------|
| Germany   | 25.816                              | 0.9%          |
| France    | 19.574                              | 0.9%          |
| Italy     | 14.368                              | 0.9%          |
| <b>UK</b> | <b>11.342 (£8.5 bn)</b>             | <b>0.5%</b>   |
| Spain     | 9.978                               | 0.9%          |

GDP 2003 – 2014, in billion Euros

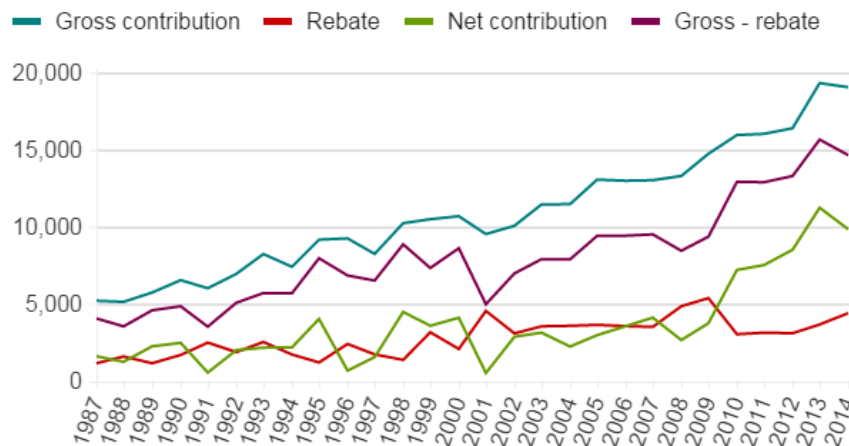
| Country   | 2003                         | 2014                         |
|-----------|------------------------------|------------------------------|
| Germany   | 2,217                        | 2,904                        |
| <b>UK</b> | <b>1,720 (£1.2 trillion)</b> | <b>2,222 (£1.7 trillion)</b> |
| France    | 1,637                        | 2,142                        |
| Italy     | 1,391                        | 1,616                        |
| Spain     | 803                          | 1,058                        |

*UK Contribution to EU budget:*

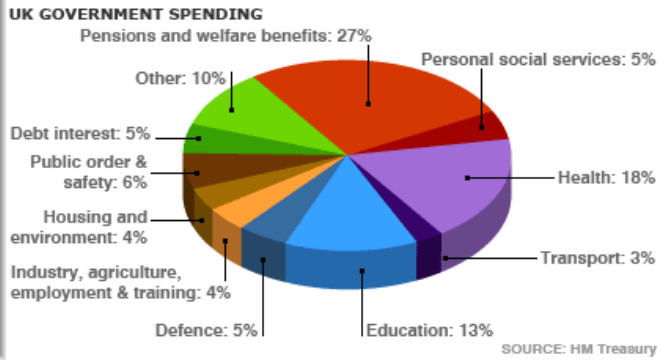
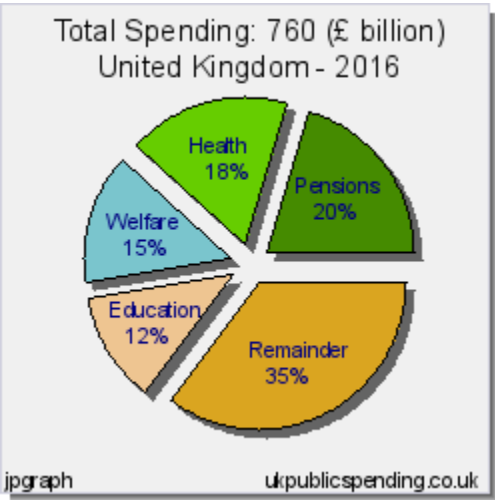
- The UK net contribution is therefore £8.5 billion a year.

### UK contributions to EU Budget

£m



Source: ONS



*UK Trade with the EU*

EU is the UK's single largest trading partner

2014 EU made up 44.6% of UK exports of goods and services

2014 EU made up 53.2% of UK imports of goods and services

2003-2013 EU provided 48% of UK Foreign Direct Investment

## Immigration analysis

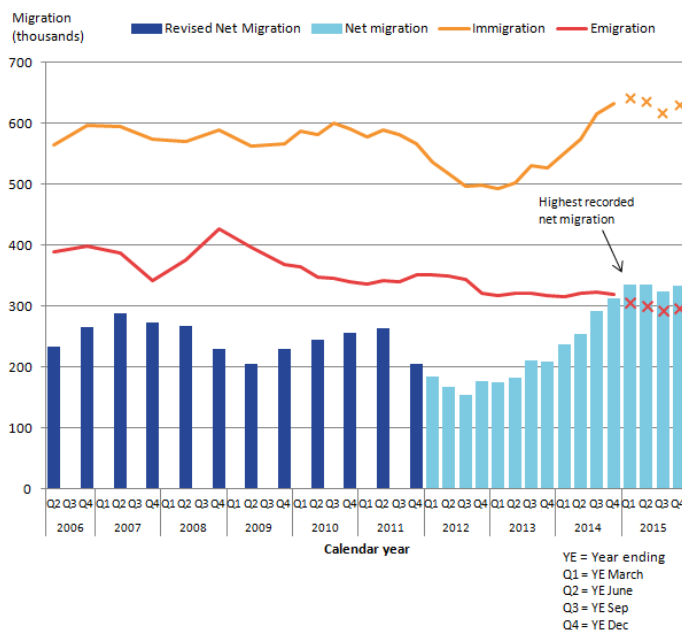
### Brexit argument:

The principal argument made by the Brexit camps centre around a concern that immigration has spiralled out of control, both in terms of numbers and with regard to the fact that the UK government is no longer in control of its borders as a result of EU membership.

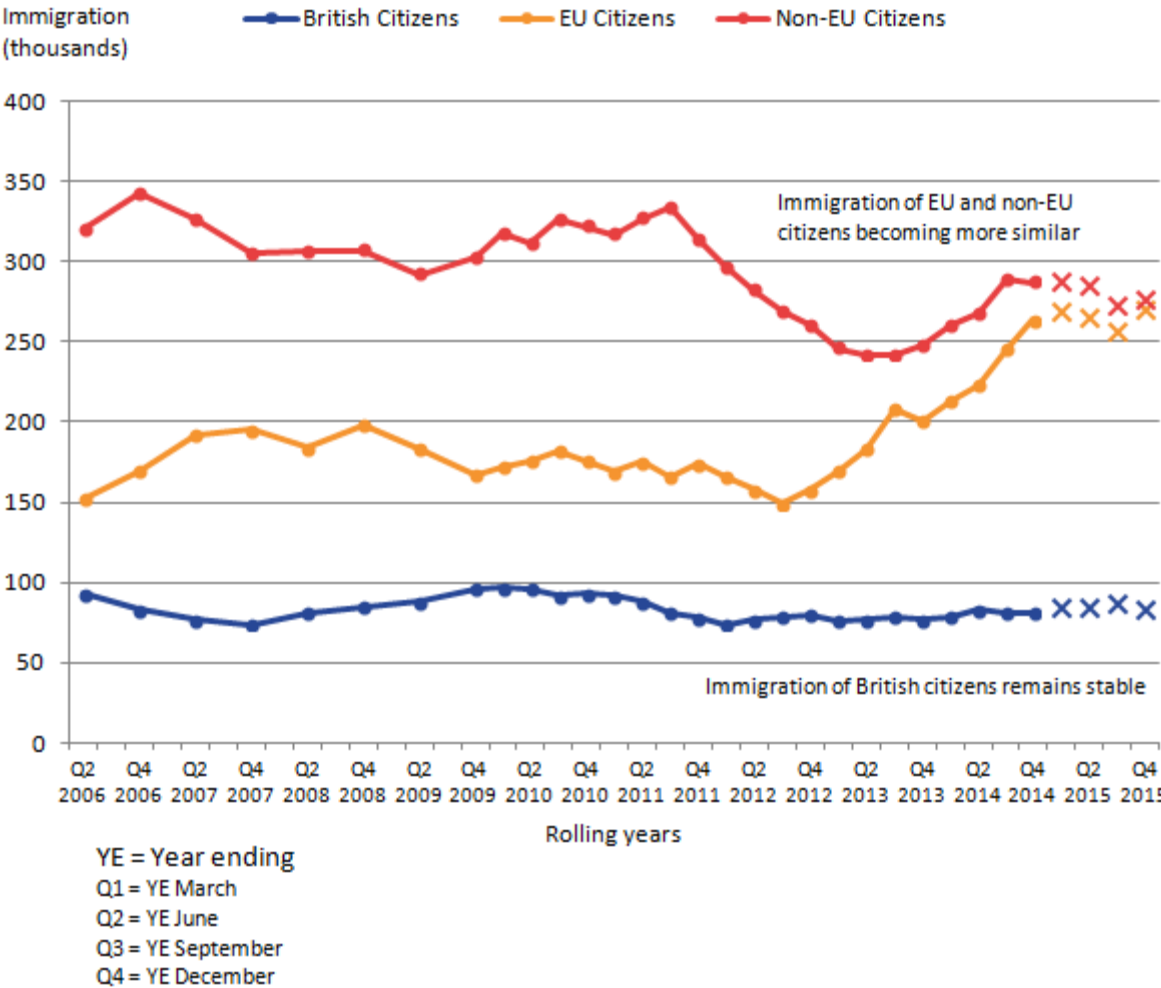
In part this argument has been fuelled by increased levels of migration into the UK and in part by the fact the EU's freedom of movement principal means that citizens of any other EU country have an automatic right to reside in the UK.

Data published by the Office of National Statistics (ONS) in May of this year shows that net-migration into the UK increased to 333,000 in 2015, increasing the potency of this argument. This figure signifies an increase of 20,000 from the previous year; of those 184,000 were EU citizens (10,000 more than the previous year), and 188,000 were from Non-EU (194,000 the previous year).

These latest figures are part of a trend noted over the last few years, whereby net migration has been steadily increasing.



The Brexit camp has also been quick to highlight that such figures demonstrate the Government’s inability to keep its election promise to significantly bring net-migration down. Although non-EU migration has consistently made up a bigger share of migration into the UK, it is the rise in EU migration which we cannot control. A particularly concerning issue when one looks at immigration figures and realises that these two figures are getting ever closer. Under current circumstances even if we were able to reduce non-EU migration further, the lack of control over EU migration could mean that net-migration can simply never be controlled.



As it stands there are currently an estimated 3 million EU citizens currently living in the UK; a number that will only grow if any of the proposed new entries into the Union are allowed to join. The only solution the Brexit camp sees to this problem is the introduction of an Australian style points system for EU immigrants. They argue this would considerably reduce the number of unskilled workers moving to the UK and ensure that the people who were coming were coming here to work as opposed to coming here and

costing the UK money. Moreover, it would allow the UK to choose from amongst the brightest and best from across the world whilst still being able to reduce immigration; as opposed to having to accept ever growing numbers from the EU who would not meet the threshold for a visa if they had to meet the same requirements as non-EU citizens.

The issue of immigrants costing the UK is another problem the Brexit camp points to. The sheer number of people who are already in the UK, plus all the others who would likely come, put significant extra pressure on our services, in particular our schools and hospitals. They point to the fact that an extra 1.3 million people have been registered with GPs in the last three years, whilst A&E visitors increased by 59% between 2003 and 2015. Something which must be considered in a context of ever increased pressure on our services following the financial crisis.

In addition to the number of people coming in from the EU, we must also consider that these people are having babies in the UK; these babies are not counted in the immigration figures as they are UK born, but they add to the pressure on our services. Between 2004 and 2015 475,000 babies were born in the UK to EU mothers. This adds an estimated £1.33 billion in costs to the NHS.

Another hidden number in this migration picture that the Brexit camp points to is the number of refugees that they predict will head to the UK. The issue they are concerned with is not that the number of refugees the UK itself lets in will significantly grow, as the UK government has been fairly stringent in its assessment of who should be allowed entry into the UK during this **enormous refuges crisis** that is currently taking place, with millions of people displaced, **in particular from Syria**. The problem will come when the refugees that are entering other EU countries are granted citizenship in these countries; once this has happened all of these people as EU citizens will have the right to move to the UK. The Brexit camp believes that many of them will move to the UK once they have an opportunity to do this. As evidence of this they point to the case of Somalis.

Whilst other EU countries let in a higher percentage of **Somalis when thousands fled persecution** in that country and headed to Europe, the UK currently has the largest Somali born population in Europe, totalling 114,000. In part the reason for this has been

the fact that once granted citizenship, in particular in the Netherlands and Scandinavia, these people then moved to the UK. ***Since the year 2000 it is thought that about 20,000 Somalis have moved from the Netherlands to the UK***; whilst between 2003 and 2004 around 4,000 moved to the UK from Denmark. As part of their rationale for doing so a number of reasons have been cited, including the ***perception that it will be easier to find work in the UK and that the UK is a more open society where they will not face discrimination***.

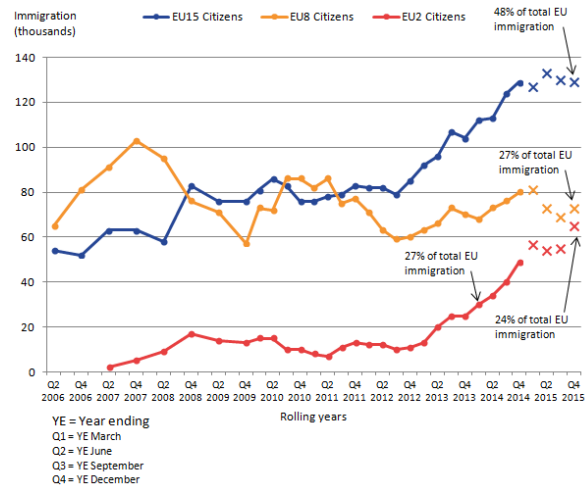
Besides adding to the number of potential immigrants who will come to the UK the Brexit camp also considers this an issue which could threaten our security. The UK can screen those it allows into the country as carefully as it wants, so long as they are not EU citizens. In the case of them being EU citizens they are simply allowed in, even in the case of convicted criminals. Moreover, the sheer number of people entering the UK means that it is harder for all the necessary checks to be carried out correctly, as there is added pressure on the system.

***The security concerns are particularly worrying when related to terrorism. Terrorists who travel to places such as Syria re-enter the EU via a member state that may not have the same security measures in places as the UK; once back in the EU they can move within the region freely. Moreover, when a EU citizen is flagged up on a terrorist watchlist they cannot be automatically deported from the UK, in according to rulings by the European Court of Justice.***

#### **Remain argument:**

Before assessing the main arguments regarding immigration from those who believe that we should stay in the EU it should also be noted that some of the claims made by Brexit are disputed by this side.

Regarding the increase in immigration it should be noted that the increase from 2014 to 2015 is actually not considered statistically significant by the Office of National Statistics (ONS). It should also be pointed out that despite the fact that the Brexit camp emphasises migration from the newer EU member states, in reality the vast majority of EU migrants are not from these countries.



This, of course, must be coupled with the fact that the majority of migrants coming to the UK still are from outside of the European Union.

The Remain camp also argues that those from Brexit have been trying to mislead people by emphasising the cost of EU migrants to the UK. Instead of looking at these costs the Remain side points to figures that suggest that the UK actually benefits financially from the people who come here.

2.1 million out of the estimated 3 million EU citizens who live in the UK are employed; this is thought to boost the UK workforce by about 0.5% a year. EU citizens who move to the UK tend to come for work related reasons, this includes the EU2 citizens from Bulgaria and Romania of whom the Brexit camp is particularly critical. Of the EU2 citizens who came in the year ending December 2015, 84% came for work related reasons; with 60% arriving with a definite job to go to.

Besides boosting the workforce and so providing revenue in that way it is also calculated that EU citizens make a positive fiscal contribution to the UK, in other words, they pay more in taxes than they receive in benefits. Those that have arrived in the UK since 2000 are estimated to have contributed £20 billion to UK public finances between 2001 and 2011. During this time period immigrants from the EU-15 countries (those that joined before 2004) contributed 64% more in tax than they received in benefits; whilst those from the EU10 countries contributed 12% more than they received. Moreover, immigrants who arrived since 2000 were 43% less likely than the native population to receive state benefits and tax credits and 7% less likely to live in social housing. These

people who come and settle in the UK are also more educated than the native population (in 2011, 25% of immigrants from A10 countries and 62% of those from EU-15 countries had a university degree, while the comparable share is 24% among natives) and have higher employment rates (81% for A10, 70% for EU-15 and 70% for UK natives in 2011).

Besides any arguments related to immigration made by either side the Remain campaign is also quick to point out that it does not actually believe that leaving the EU would bring down immigration in the UK. If the UK wants to remain in the single market and benefit from free trade with the EU, which it most likely will want to as otherwise the economic consequences could be detrimental, then it would have to sign an agreement with the EU akin to those signed by Norway and Switzerland. Irrespective of such an agreement being the most favourable Brexit scenario, the Treasury still estimates that the cost to GDP per household would be £2,600 a year. Although not members of the EU these two countries have access to the markets, the trade off, though, is that the free movement of people still applies in these countries. The percentage of the population made up of EU citizens in Switzerland is in fact much higher than in the UK.

It is also important to look at the situation in other EU countries before presuming that any problems are accounted for by our membership. The UK ranks 10<sup>th</sup> of 28 countries in terms of foreign population. Many other EU countries have a higher percentage of foreign born nationals, whilst many others have far fewer. Whilst the world over populations are growing other EU countries are estimated to have much smaller population increases than the UK. When we consider that other EU members, including ones with attractive welfare systems and considerable economies such as Germany, will not experience the same population increases and number of immigrants as the UK, we must focus beyond the EU if we are really to bring down immigration; to blame the EU is a simplistic solution and to believe that by leaving the Union the problem will be immediately solved seems incredibly short sighted.



## Economic Analysis

### Brexit Arguments

The principal economic argument that the Brexit camp makes about the benefits of leaving the EU is based around the significant amount of money that we have to pay to be a member of the EU. They have said that we pay a total of £350 million a week in our contribution for the EU budget. The way in which this money is spent is beyond our control, as we hand the money over to Brussels and it is people there who decide. Those who argue for Brexit believe that this money could be better spent by the UK government on UK priorities; not only should we be able to decide how we spend this money but we should also be able to spend it on something that benefits. This is an issue that Brexit sees as particularly pressing when considering the fact that numerous cuts to UK services have had to be made since the financial crisis.

Besides the sheer amount we pay, we also pay more than most other member countries. The majority of countries contribute between 0.6% (Malta) and 2.04% (Denmark) of the EU budget. There are, though, just four countries that pay over 10% of the budget; what's more, these four countries (Germany, France, UK, Italy) make up over 60% of the entire EU budget. The UK is amongst these four countries, we contribute 12.57% of the EU budget. Those for Brexit believe that this is a disproportionate contribution, and that irrespective of what our government attempts we will not be able to negotiate paying a smaller percentage. Moreover, they point to the fact that not only have our contributions always increased historically, but they are also predicted to continue rising. Therefore, the amount which we now pay, which is already problematic, will only ever grow.

Besides the cost of membership the Brexit camp has also argued that being in the EU, although historically beneficial as far as trade is concerned, will hinder us going forward. It is true that the EU has become the UK's biggest trading partner, but in recent years trade with the EU has actually been falling. The EU is, they argue, becoming a less important player on the world scale. The EU's global share of GDP has been declining as it continues to struggle from the effects of the financial crisis. Other countries, in particular BRIC countries such as China and India, are seeing their share grown, they

are becoming increasingly important and in accordance with the Brexit camp are who we should be focusing on. Our membership of the EU means that we are unable to negotiate our own trade deals with these countries, deal that could be more beneficial and that will be increasingly important as the world continues to change.

## **Remain Arguments**

As was the case with immigration the Remain camp besides putting forward its own arguments has also been critical of some of the points made by the Brexit camp. The figure of £350 million a week in contributions to the EU does not take into account the rebate that the UK receives from the EU; the figure when the rebate is considered is actually £250 million. Moreover, besides the £4.5 billion that the EU spends in the UK, the fact that almost £1 billion of UK money given to the EU is spent on international aid also has to be taken into account. The UK government has promised to spend 0.7% of GDP on international aid (this amounts to nearly £12 billion), this figure counts towards that; this means that this is money the UK would need to spend outside of the EU if the government is to remain committed to its aid target. Besides this questioning of the amount contributed, the remain side also points out that this figure, which ever of the two may be correct, is actually not as important as those arguing for Brexit have tried to make people believe. As a percentage of the government's total spending, what goes towards the EU is quite minor.

It has to be said that the majority of the economic arguments that have been put forward have been in favour of the Remain camp. A series of reports have been produced by international organisations, including the OECD and IMF that state that Britain would be economically worse off if we vote leave on June 23<sup>rd</sup>. Also, the majority of British economists have come to this same conclusion.

These economists have pointed out the fact that the British economy has greatly benefited from being in the EU, as have the economies of other member states. Membership of the Union gives each individual power more clout than they would have alone; better deals can be negotiated and issues relating to economies of scale come into play. Moreover, trade within the Union has been made easier and is financial

benefiting all involved. They are also certain that we will continue benefiting from membership.

Those who argue for Brexit may point to the fact that the amount we trade with the EU is declining whilst the amount we trade with others increases. The fact remains, though, that the EU is by far our biggest trading partner. For example, in 2014 UK exports to the EU were worth £230 billion; the equivalent figure for our exports to the USA was £88 billion and to China £18.7 billion. Both imports and exports to the EU are over twice as much as those to any other market.

It does not seem to make economic sense to do anything that would deteriorate our ability to trade freely, as well as our relationship, with a block that accounts for so much of our trade. Moreover, those in favour of staying in the Union also point out that after a Brexit the international trading market would become more fragmented; the leaders, though, would be the US, China and the EU. The idea that the UK as a standalone player could hold sway in this scenario is seen as naïve.

This is particularly so when we consider the number of other economic benefits that are attached to our membership of the EU. For example the amount of Foreign Direct Investment (FDI) from the EU to the UK is also extremely considerable. The EU is not only a major source of inward FDI it is also a major recipient of UK investment. In 2014, EU countries accounted for just under half the stock of FDI in the UK (£496 billion out of a total of £1,034 billion, 48%). This compares with 24% from the US and 28% from other countries. In terms of UK investment abroad, the EU accounted for 40% of the total UK FDI stock in 2014. Between 2004 and 2013 the EU has provided 48% of UK FDI.

The prospect of leaving the EU is speculated to have a significantly negative effect on one particular sector of the economy, financial services. In 2013 financial services exports to the EU totalled £19.4 billion and imports £3.3 billion. There are no tariffs on financial services; however, there are what are known as 'passporting rights', which allow UK-based institutions to function in other EU member states without having to have a branch there. Equally, non UK institutions can access the EU market by locating in the UK alone. There is serious concern that these passporting rights would be lost if

the UK were to leave the EU. By the end of 2013 there were 255 foreign banks operating in the UK, many of these may find other places to work from under these circumstances.

Those who have been making impartial economic commentary about the referendum have noticed that there has been a significant decline in business confidence as a result of the uncertainty surrounding the vote. This in turn has a negative effect on business investment and hiring decisions. Although the uncertainty in the lead up to the vote has been about the fact that people do not know what side will win, it is generally accepted that there is greater uncertainty attached to leaving as it is an unknown what sort of agreements could be made going forward; this is predicted to not only have a negative effect on business but also on the value of the pound. In part the conclusion that there would be more uncertainty after a Brexit is based on the fact that numerous commentators have predicted that no alternative scenario to membership would be as financially benefiting to the UK as continued membership.

The IMF in its report on the subject even the potential of a vote Leave means that economic activity has fallen to the lowest level in three years. They predict that a Brexit would create uncertainty about the UK's economic relations with the EU and the rest of the world. The IMF does not believe that a new deal with the EU would necessarily be easy for the UK to negotiate, and neither would the agreements with over 60 non-EU countries that are currently covered by EU-level agreements. These issues could remain unresolved for years, meaning that the uncertainty continues and in the meantime the UK economy suffers. Besides the instability the IMF also predicts that if the UK were to leave the Union then it would suffer income losses, as trade would most likely become more expensive.

The OECD has also in its report on the matter pointed out the issues surrounding uncertainty. They believe in the short term this will result in the UK seeing its GDP fall, as trade barriers increase and labour mobility decreases. They estimate that by 2020 GDP would be 3% smaller (equivalent to £2,200 per household) than it would otherwise have been; by 2030 they believe that this figure will have risen to 5% (equivalent to £3,200 per household).

The Treasury itself has also categorically stated that none of the alternatives to continued membership would support trade or provide influence on the world stage to the same level as continued membership. They have gone as far as to say that “families would be substantially worse off if Britain leaves the EU”.

***Our previous two reports can be found on our website at***

***<http://emfoundation.org.uk/>***

***The Brexit arguments report***

***[http://www.emfoundation.org.uk/resources/documents/Brexit%20report\\_29apr16.pdf](http://www.emfoundation.org.uk/resources/documents/Brexit%20report_29apr16.pdf)***

***The EU Structures***

***<http://www.emfoundation.org.uk/resources/documents/Brexit%20and%20Brin.pdf>***