



United Kingdom

An everyday guide to expatriate life and work.

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Quick facts¹

Capital: London

Population: 68 million

Major languages: English

Major religion: Christianity

Currency: British Pound Sterling

Time zone: GMT (GMT+I from the last Sunday in March to the last Sunday in October)

Emergency number: 999

Electricity: 230 volts, 50Hz. Flat three-pin plugs are the standard.

Drive on the: Left

¹<https://www.expatarrivals.com/europe/united-kingdom/moving-united-kingdom>

Encompassing England, Scotland, Wales and Northern Ireland, the United Kingdom is a diverse and fascinating destination for expats. It offers something for everyone, whether they're heading to London, an eclectic regional city or an idyllic rural village.

With the world's seventh largest economy, the UK offers an excellent standard of living with good public healthcare and lucrative job opportunities. For those used to a Western way of life, a lack of culture shock will no doubt make the transition to British society easier. It's an attractive option for young expat families who will benefit from the wide selection of education options. Getting

around is easy thanks to an efficient transport system, while a developed communications sector means keeping in touch is simple.

Its history as a dominant colonial power, along with the legacy of the commonwealth, has made the UK a hotbed of multiculturalism. Generally reserved and polite, Brits are welcoming and friendly towards foreigners in the business environment.

In this guide to the UK, discover a basic understanding of its society, systems and people, coupled with introductions to visas, schools, healthcare, social etiquette, climate, business and accommodation.

Overview

Getting started

Climate and weather

The UK has a temperate maritime climate that is variable and hard to predict. In general the summer months are warm and the winters are cool, and rain falls evenly throughout the year. Expats should prepare themselves for sporadic rain showers throughout the year and make the most of the odd sunny spell.

The north of the country is the windiest and wettest, so those moving to Scotland and the north of England should come prepared for bad weather, especially in the winter months. By contrast, London and the south enjoys a more temperate climate, with summers being fairly warm and balmy.

During the longer days of summer, the countryside blooms into a gorgeous array of sweeping green fields, meadows of wildflowers and shady woodlands. While not devoid of showers and grey skies, the weather in England is the least mild and its cities boast some fine urban gardens and parks.¹

¹<http://www.expatarrivals.com/the-united-kingdom/weather-in-the-united-kingdom>

Visas

Post-Brexit, the visa requirements for moving to the United Kingdom have changed significantly, especially for EU citizens. Freedom of movement rules no longer apply to EU countries, meaning if you are an EU citizen, you have to follow the same process as non-EU citizens. Visa applications can be tricky and time-consuming. While general visitor visas are relatively straightforward, work permits and residency applications are less so.¹

Accommodation

The quality, style and price of accommodation in the UK varies widely, with popular cities like London notorious for charging high rents for comparatively small spaces. In order to find decent housing at an affordable rent, it may be necessary to look outside of these major city centres.

¹ <https://www.expatarrivals.com/europe/united-kingdom/moving-united-kingdom>

² <http://www.expatarrivals.com/the-united-kingdom/accommodation-in-the-united-kingdom>

The most common forms of accommodation in the UK, especially in more densely populated urban areas, are terraced houses and flats (apartments). Semi-detached and detached houses are found in the suburbs, which are safe and ideal for raising families.

Leases are generally signed on either six-month or 12-month agreements. Often, there are back-out clauses, allowing tenants to be able to give 30 or 60 days' notice in order to end a 12-month lease.

Only those who have long-term plans to settle down in the UK are likely to buy property. The process is relatively straightforward and estate agents can help potential buyers navigate a complex property market. Expats can apply for a mortgage through UK banks, provided they have proof of earnings and reference letters.²

Schools

Education in the UK is compulsory for children between the ages of five and 16. The stages of education include early years, primary and secondary. Students have the option of finishing school at 16, but can opt to continue their studies in sixth form, two more years, which prepare them for university.

Expat parents will have a choice of three schooling options in the UK. State schools are funded through taxes, and free to British children and foreigners legally living in the UK. Types of state schools include grammar schools, comprehensives, free schools and voluntary controlled schools.

Grammar schools require students to sit an entrance exam, called the 11+, while others operate within certain catchment areas. The standard of state schools varies quite dramatically so it's worth checking out the Ofsted reports before making any decisions.

Private schools are expensive, but usually provide higher teaching standards and more extracurricular activities. Academic performance is better than state schools and class sizes are small, meaning more focus is placed on the individual.

International schools are popular with expats. Students have the opportunity to continue studying the syllabus of their home country, with American, Japanese, Australian and French curricular all offered. The fees can also be extremely high.³

³ <https://www.gov.uk/government/organisations/ofsted/about>
<https://www.expatarrivals.com/europe/united-kingdom/education-and-schools-united-kingdom>



Culture

Language

English is the main language spoken in the United Kingdom, with approximately 98% of the population using it as their primary language. However, the UK is a multi-national country with a diverse ethnic mix, and there are several regional languages spoken, including Scottish Gaelic, Irish Gaelic, and Welsh, the latter being one of the most widely spoken regional languages.¹

Social etiquette and cultural faux pas

Expats moving to the UK from traditionally Western countries will find the transition a seamless one, but there are some cultural quirks that expats should be aware of to avoid any social embarrassments.

- The British are not exactly unfriendly, but they are quite reserved. Formalities such as introducing themselves by name and a handshake, regardless of gender, is expected and this normally breaks the ice among strangers.
- Brits value punctuality. It's a source of great annoyance when things or people are late. Lateness without letting a host know or acknowledgement on arrival is considered very rude.
- Often, throwaway expressions such as "pop in anytime" or "see you around then" are not meant to be taken literally. Although it is an open and friendly invitation to visit, always check ahead to see if it's alright to arrive at the planned time.
- Too much public affection may make British people uncomfortable as they are quite particular about their personal space. Hugs or kisses are normally only appropriate for loved ones or very close friends.
- Gifts are normally given to family and close friends on birthdays and Christmas. If attending a dinner party, it is polite to bring a gift for the host such as flowers or a box of chocolates. When toasting, people may say "cheers" and clink the glass of everybody at the table. They also say "cheers" as a way of saying thank you.
- The British have a propensity to apologize a lot, even for minor issues. Something as small as an accidental bump may see two individuals exchange profuse apologies, something that may appear humorous to a foreigner.

Eating

Thanks to its multicultural makeup, there is no single cuisine that defines the UK. Instead, while offering a palate which epitomizes Western tastes, larger cosmopolitan cities like London, Birmingham and Manchester contain gastronomic influences from all over the world.

There are regional favorites, though. Fish and chips is an English staple, with battered cod or haddock the fish of choice, served with thick cuts of potato chips. Dishes are predictably hearty and meaty affairs, helping to warm one up from the winter chill.

Welsh cuisine is said to have developed from its isolated, working class identity, using simple and affordable ingredients. Lamb and mutton feature prominently, as does seafood drawn from its strong fishing culture.

Due to its rich pastures and vast coastline, Scotland cultivates some of the greatest natural produce in the world. It is the spiritual home of whisky, while haggis is its unique national dish. Across the Celtic Sea in Northern Ireland, one can enjoy delicious champ, a traditional Ulster fry or steak, and oyster and Guinness pie.²

Drinking

Pubs remain the most iconic of drinking haunts for the Brits. Usually serving ales, lagers and ciders, they are found all over the UK from the tiniest village to the booming cities. Many residents have a "local", a regular establishment where groups meet for social gatherings. Often, people will buy rounds, which means a person will buy drinks for their group, knowing that each of their companions will do the same throughout the night. After-work drinks are a common ritual, generally seen as a way to socialize with colleagues away from the office environment. Tipping bartenders is not customary in Britain.³

Holidays

The UK has numerous holidays that stem from various regions' cultures and traditions. Owing to the country's identity as a predominately Christian nation, time off is given over the Easter and Christmas periods. Bank holidays, on the other hand, are the equivalent to public holidays, where business, banks and non-essential services close.⁴

¹ <http://www.commisceo-global.com/country-guides/uk-guide>

² <https://www.thespruce.com/national-dishes-of-britain-and-ireland-435493>

³ https://wikitravel.org/en/United_Kingdom#Eat

⁴ <http://www.expatarrrivals.com/the-united-kingdom/public-holidays-in-the-united-kingdom>

New Year's Day – 1 January
St Patrick's Day (Northern Ireland only) – 17 March
Good Friday
Easter Monday (not celebrated in Scotland)
Early May Bank Holiday
Spring Bank Holiday
Battle of the Boyne (Northern Ireland only) – 12 July
Summer Bank Holiday
St Andrew's Day (Scotland only) – 30 November
Christmas Day – 25 December
Boxing Day – 26 December
Hogmanay (Scotland only) – 31 December

Getting in touch

Telephone

For landline services, BT is a leading provider, but there are many other options available, and it's recommended to review the available offers and shop around for the best deal. Several mobile network operators in the UK offer a wide range of competitive services at attractive prices. If you're moving to the UK and already have a phone device, a UK SIM is expected to work normally if you come from an EU country. Otherwise, you will have to unlock your phone before travelling.⁵

Internet

The quality, connectivity and speed of internet is of a high standard in the UK, except in some rural areas. Reputable service providers in the UK include the BT, TalkTalk Group, Plusnet, EE and Sky.⁶

Postal Services

Royal Mail is the national postal service in the UK, responsible for the sending of letters and parcels. Service is generally reliable and there are a variety of options available for faster or guaranteed deliveries. In addition, private companies such as DPD, DHL and FedEx offer competitive courier services for important documents.⁷

Transport

Getting around is safe and easy in the UK. Most major UK cities have solid public transport systems and the capital is home to the London Underground, the world's oldest and most extensive underground subway network. The roads are of a high standard but those wanting to drive in the bigger cities should be aware of high traffic levels and congestion charges.

For expats wanting to travel across the UK and who don't want to drive a car, taking the train can be a relaxing

alternative. Intercity train stations are found throughout the island. This includes, but is not limited to, London, Manchester, Bristol, Birmingham and Edinburgh.

On account of traffic, cross-country bus trips will take longer but are no less reliable. Fares are cheaper than those charged for trains and tickets can often be bought online. Metered taxis are readily available and cities are continuously becoming more bicycle-friendly.

Major airports are found throughout the UK. Coupled with low cost airlines, this provides another alternative for potential travelers. Flying over to Europe is also a popular choice for those who want a weekend break in the sun.⁸



⁵ <http://www.expatarrivals.com/the-united-kingdom/keeping-in-touch-in-the-united-kingdom>

⁶ <https://www.gocompare.com/broadband/providers/>

⁷ https://en.wikipedia.org/wiki/Postal_services_in_the_United_Kingdom#:~:text=Alongside%20Royal%20Mail%20and%20their,Evri%20and%20FedEx%2C%20among%20others.

⁸ <http://www.expatarrivals.com/the-united-kingdom/transport-and-driving-in-the-united-kingdom>

Employment

The job market

The UK's GDP remains one of the strongest in the world, with a solid service sector. Expats will need a work permit to take up a job in the UK and in most cases this requires support from a UK-based company.

The United Kingdom offers a diverse job market with opportunities in various sectors such as IT, engineering, finance, healthcare, energy, oil and gas, and construction. Expats with experience and sought-after skills in these sectors will find that the UK has a lot to offer!¹

Income tax

Taxes in the UK can become complicated so it might be best to employ a tax specialist, especially during one's initial period of stay while becoming accustomed to the systems and requirements. Income tax is normally deducted automatically from one's wages or salary.

The Personal Allowance upon which an individual is not taxed is £12,570. Any earnings beyond that within the tax year are taxed. These numbers will fall into different brackets according to the amount earned. A National Insurance number is required to show that one is employed.

Expats will be pleased to know that it's not always necessary to file a tax return, especially if one has only one source of income. However, a financial expert should be consulted as there are exceptions, such as the nuances of earning income from outside the country.²

Business etiquette

While business etiquette is similar throughout the four nations of the UK, it varies between industries with a more informal culture in the creative and media sectors than, for instance, in the financial or legal firms.

The British are committed to politeness and mutual respect in the business environment. While status is acknowledged, most people, even senior managers, will expect to be called by their first names.

When it comes to communication, the British are not always direct, so expats will need to read between the lines and take cues from the tone of a person's voice and their facial expression. The Brits have a unique sense of humor that is often used to diffuse tense situations and build relationships.

Formal business dress is the order of the day in the corporate environment, but those working in more creative industries will find they have more flexibility when it comes to the way they dress for work.

It is important to remain tactful during meetings and avoid showing too much emotion. Performance records and using initiative will certainly play an important role in commanding respect from colleagues and subsequently career progression.

Co-workers can be highly competitive as individualism and professional advancement is a major driving force in the professional environment, and in the UK in general. Gift giving can be considered inappropriate and is not part of the British business culture. On the other hand, buying a round of drinks for colleagues is welcomed and appreciated, especially after a trying few days at the office.

Retirement

Those who retire to the UK often do so in spite of high living costs, favoring its safety and security. But it isn't a very popular retirement destination and many British residents retire to other European countries such as Spain, Italy and France, where the cost of living is lower and the climate is warmer.³

Finance

Currency

The official currency is the British Pound Sterling (GBP), which is divided into 100 pence.

Money is available in the following denominations:

Notes: 5 GBP, 10 GBP, 20 GBP, 50 GBP

Coins: 1p, 2p, 5p, 10p, 20p, 50p, 1 GBP, 2 GBP

Cost of living

Expats moving to the UK are often drawn to the high salaries offered in the major cities. These monetary rewards are often offset with very high costs of living, with accommodation being particularly expensive even for very small apartments.

In this regard, London is the worst offender. Moving into the outlying suburbs or smaller towns and villages can be far more

¹ <https://expatrist.com/most-in-demand-jobs-in-london-uk/>

² <https://www.gov.uk/income-tax>

³ <https://www.gov.uk/government/publications/extend-your-stay-as-a-retired-person-of-independent-means/extend-your-stay-as-a-retired-person-of-independent-means>

reasonable, especially if one is looking to raise a family and requiring larger living spaces.

The cost of education varies depending on the type of schooling system. Expats living in the UK will be able to send their kids to a state school for free. Private schools charge higher fees, and international schools may charge even more.

The National Health Service is funded through tax, offering free, good quality healthcare to both residents and expats. Private healthcare is expensive, although it does afford one the chance to avoid the long waiting lists and bureaucracy of the NHS.⁴

Banking

There are many commercial banks from which to choose when opening a bank account, the main ones being HSBC, the Royal Bank of Scotland, Lloyds Bank, Barclays and NatWest.

Expats will need a passport and recent proof of address in order to open an account. Supporting documents may be required to clarify credit records. Upon setting up an account, it's important for expats in the UK to register for their National Insurance number, which serves as a reference for tax and insurance contributions.⁵

Cost of Living Chart

The list below shows average prices in London for August 2023.¹

Accommodation (average monthly rent)

Three-bedroom apartment city center GBP 3,900

Three-bedroom apartment outside city GBP 2,545

Groceries

Eggs (dozen) GBP 3.33 Milk (1 liter) GBP 1.31

Rice (1kg) GBP 1.99 Loaf of white bread GBP 1.44

Chicken breasts (1kg) GBP 7.03

Eating out

Big Mac Meal GBP 8 Coca-Cola (330ml) GBP 2

Cappuccino GBP 3.52 Bottle of local beer GBP 6

3-course meal for two GBP 80

Utilities

Mobile Phone Monthly Plan GBP 16.14

Internet (average per month) GBP 32.21

Basic utilities (per month for small apartment) GBP 317

Transportation

Taxi rate (per kilometer) GBP 1.90

Bus/train fare in the city center GBP 2.95

Petrol/gasoline (per liter) GBP 1.63

¹ <https://www.numbeo.com/cost-of-living/in/London>

Health

The National Health Service (NHS) provides free quality healthcare to all citizens and expats. In order to see a GP, residents are required to register for an NHS number.

Regardless, everyone is entitled to treatment in a public hospital in an emergency. Although recognized as a world leader in health systems, the NHS does suffer from long waiting lists and inconvenient scheduling.⁶

Private Medical Insurance

Private medical insurance in the UK is predictably expensive. But it does provide preferential treatment of the highest standard, free from the waiting lists endured by patients on the NHS. Expats should arrange comprehensive private health insurance before arriving in the country.

Emergencies

Emergency services are efficient and staff are well-trained. Expats should dial 999 for general emergencies. Alternatively, they may dial 112 for the general emergency number for Europe.

Upon connecting with an operator, the caller will be asked which service they require, be it police, ambulance, fire or coast guard.⁷

Pharmacies

Pharmacies are incredibly common, situated in all major shopping malls and high streets. Medication is easily accessible, with some requiring prescriptions from a GP. Conveniently, some pharmacies in the UK stay open until midnight.⁸

Health Risks

There are no major health risks when traveling to the UK.⁹

Vaccinations

Routine vaccinations for measles, mumps, rubella, tetanus, rabies, diphtheria and hepatitis B are recommended for travel to the UK. Expats should visit a healthcare professional before departure to ensure that all routine vaccinations are up to date.¹⁰

⁴ <http://www.expatarrivals.com/the-united-kingdom/cost-of-living-in-the-united-kingdom>

⁵ <http://www.expatarrivals.com/the-united-kingdom/banking-money-and-taxes-in-the-united-kingdom>

⁶ <https://www.hr.admin.cam.ac.uk/hr-services/relocating-uk/living-uk/healthcare/eligibility-nhs-treatment>

⁷ <https://www.expatarrivals.com/europe/united-kingdom/moving-united-kingdom>

⁸ <https://www.expatarrivals.com/europe/united-kingdom/moving-united-kingdom>

⁹ https://www.cdc.gov/travel/destinations/traveler/none/united-kingdom?s_cid=ncezid-dgmaq-travel-single-001

¹⁰ https://www.cdc.gov/travel/destinations/traveler/none/united-kingdom?s_cid=ncezid-dgmaq-travel-single-001