

# Planning to live abroad

free  
guide

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updated

easy

helpful

honest



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Age Concern provides information free for older people, their families and those who work with them. If you would like to make a donation to support our work please visit [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

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This guide is not a comprehensive statement of the law in this subject and Age Concern cannot give individual legal or financial advice.

The information in this guide describes the situation in England, Northern Ireland and Wales. Different rules may apply in Scotland.

Some rules may have changed since the publication of this guide.

If you have any queries which this guide does not answer, seek further advice from one of the organisations suggested.



# Introduction

Many of us dream about packing up and starting a new life abroad. We have visions of a better quality of life and getting more for our money. Around 1 in 12 people of pensionable age have currently made this dream a reality and many of them never look back. However, careful planning and preparation are crucial to ensure such a huge life change is a success and this will help you in the years to come. This guide aims to highlight some of the key points you will need to consider, with tips for preparation and pointers to useful contacts.

Contact details for organisations mentioned in this guide can be found in the 'Useful organisations' section.

► **page 17–19** As far as possible, information given is applicable across the UK but in some instances different arrangements may apply in Scotland. Readers in those countries are advised to contact their national Age Concern organisations for further information where appropriate. ► **page 17**

“**You can't plan for every eventuality but I have health insurance, have my finances in order and know what I'm entitled to here and where to go for help. This way I feel I could cope as well as I could back in the UK should anything change.**”

“**We bought a farmhouse in rural France in 2003 and dreamt of spending the rest of our lives there. Then Barbara had a stroke and I realised just how isolated we were and I didn't know who to turn to for help.**”

# Is moving abroad the right choice?

Before planning a move abroad it is important to consider whether it is the right decision for you. Why are you going? What do you hope to get out of it? Are you being realistic?

Although living abroad is an exciting new experience, no matter where you go you cannot escape all the realities and problems of daily life. It is important to find out as much as possible about the country you plan to live in to ensure that the culture and lifestyle will suit you. If you are considering moving to a non-English-speaking country, mastering the language can be vital in helping you to settle in. Paying bills, maintaining your property, going to the doctor and socialising will be extremely difficult if you cannot communicate. If you do not already speak the language are you sure you will be able to cope and have you begun to learn?

If you are returning to a country you were born in or have lived in previously, it is likely that over the years that country has changed and so have you. People frequently report feelings of isolation when returning to the country they grew up in, despite often having friends and family nearby.

what  
next?

**Research what life in your chosen country is like and talk to others who have made the move, perhaps through local expatriate or returning residents' groups. Sign up for a language course and master the basics before you move.**

# Choosing your home

Often the most exciting aspect of beginning a new life abroad is purchasing the perfect home – the type of home you choose and its location can be crucial in ensuring that your life abroad is a long-term success.

Before committing to an area why not consider renting a property first? This will give you the opportunity to see what daily life might be like at different times of the year. For example, many warmer countries still experience cool winters so renting would allow you to test whether the climate would suit you all year round. If you are considering moving to a popular holiday destination it will allow you to experience life during the low season. Renting somewhere gives you the opportunity to find out more directly about the local housing market.

If you decide to go ahead and buy a property it is important to engage the services of an independent legal adviser. It is also important to be aware of local inheritance laws ► [page 13](#) and any additional land or service charges you may be subject to.

📌 **After holidaying there we thought it would be the perfect place to live and bought an apartment. When we moved over in October we found the town abandoned for the winter with virtually no one living there and not even a shop open nearby. 📌**

► **Continued on next page**

## ► Continued from previous page

If the property you are buying is somewhere you intend to stay for many years, consider how suitable it would be if your circumstances change. For example, if you were reliant on a car to reach local amenities, what would happen if you or your partner were no longer able to drive?

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**Before buying a property abroad consider the following.**

- **Are there local amenities (shops, medical facilities) within easy walking distance?**
- **Are there good public transport links nearby?**
- **Will you have any neighbours? If you become frail or unwell neighbours are often a vital source of support.**
- **Will the property be easy to maintain or adapt should your needs and abilities change over the years?**
- **Do properties in the area sell quickly and easily?**

🗨️ **I bought a lovely villa by the sea for my retirement but my daughter became unwell and I wanted to return to the UK to help her. The trouble is, three years on I still haven't managed to sell my house and so can't afford to return. 🗨️**

# Looking after your finances

Many people believe that living in another country will cost less than in the UK but it is important to be realistic and research everything involved. Find out from people already living there the average cost of utilities and services and any local government charges. Healthcare in many countries can be significantly more expensive than in the UK. ► [page 10](#)

When examining your finances plan for the future and consider how you would cope with any unforeseen costs. You may be fit and well now but could you afford care or support in the future if you needed it? Will the country you are planning to live in provide you with any support?

As well as looking at your likely expenditure it is important to examine how your income will be affected by a move abroad.

## Tax

Tax laws vary from country to country and it is important to get clear, professional advice. The Inland Revenue Residency Centre can advise you what they consider to be non-resident for tax purposes and which types of income may be taxable in the UK.

what  
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**Contact the Inland Revenue for information on your tax liabilities within the UK. ► [page 19](#) Find out your tax liabilities in your new country of residence.**

# Pensions

You can receive your state pension in any country in the world but it is important to notify the Department for Work and Pensions (DWP) of your move.

If you move out of the European Union to a country that does not have reciprocal links with the UK your pension will not be index-linked. It will be frozen at the rate at which you were receiving it when you left the UK or, if you leave before becoming eligible, the rate at which you first receive it.

Occupational and private pension schemes should not be affected in this way but you should contact your pension provider about specific issues and to arrange payment while you are living abroad. The local exchange rate will affect how much pension you actually receive and you must take this into account when predicting your income.

what  
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**Contact the International Pension Centre of the DWP ► [page 18](#) and your pension provider.**

# Benefits

It is important not to rely on benefits: very few benefits are available while you are living outside the UK and it can be hard to fulfil the criteria for receiving them. However, some benefits are exportable abroad and it is important to get individualised information to discover whether you are eligible or not and to claim any benefits you are entitled to.

what  
next?

**Contact the DWP or Citizens Advice Bureau for information. ► [pages 17–18](#)**



case  
study

## John and Pauline left the UK to live abroad 15 years ago and have never looked back...

- “ We thought long and hard before moving abroad but it is something we had always planned to do and when we both retired the time was right. We knew exactly where we wanted to live as we’d been on holiday there for years. We were lucky as we had friends over there who let us stay with them while we looked for somewhere to live. After six months we moved into our new home. We both had already mastered some of the language during our holidays here but I’ve really enjoyed going to regular classes and developing my language skills. We now have many local friends and enjoy an active life. Speaking the language also means we can deal with all the regular day-to-day issues such as getting the washing machine fixed and paying our bills.
- “ Of course, over the years we’ve seen many people come out and move back to the UK after getting into difficulties. We are lucky, I suppose, we could afford to buy our own home and pay for our health insurance. We have friends and neighbours who are like family. We know we could rely on them if we needed to. Here’s to another 15 years! ”

# Health and social care

It is important to find out what level of care you can expect to receive should you need it, and at what cost, before you move abroad, so you can make adequate provision.

In many countries there will be some costs involved in healthcare. You may be liable for a proportion of the total cost or required to pay for the full cost of some treatments. The costs of medication, for example, could be substantial. You may therefore want to explore the options for health insurance.

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**You can usually find out information about local healthcare from the British Embassy/high commission of the country you intend to move to. Expatriates, and newspapers and websites directed at them, can also be a good source of local information.**

You must notify the DWP of your move abroad so that where reciprocal arrangements exist your rights to healthcare can be transferred to your new country of residence.

In many EU countries if you are of pensionable age and have obtained form E121 from the DWP you should be able to access the same level of care as a pensioner in the country you move to. This may be subject to local requirements such as registering as a resident. There is also form E106, which will provide you with temporary healthcare (up to a maximum of two years) if you are not working and are under state retirement age.

▶ [Continued on next page](#)

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However, this does not mean that you will receive the same level of care as you do in the UK.

There may be hidden costs involved in healthcare. For example, if you do not speak the language you may have to pay for the help of a translator – perhaps for attending consultations and translating any correspondence you have from the hospital.

Although many people report excellent experiences of other countries' healthcare systems, you must be aware of cultural differences and the limitations of services. For example, in many countries there is an expectation that people will return home from hospital to families who will care for them and services such as community nursing or social care simply do not exist. In other countries these services are prohibitively expensive or a language barrier with the service providers causes difficulties.

**“When I fell down the stairs in my apartment and broke my hip the care I received in the hospital was fantastic. However, once I was discharged and back at home I received no follow-up care. I struggled with daily tasks such as washing and shopping but services to support me just weren't available locally. I managed during these difficult weeks only with the help and generosity of my neighbours.”**

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If you are moving with a partner or family it is important not to assume that they will be able to care for you – what if they are not around or become ill? Equally, you should not assume that when you need care you can return to the UK. If you are not resident in the UK you will only be able to access emergency care and in those circumstances you are unlikely to be able to travel back for it. If you are too ill to travel by car or plane as an ordinary passenger the other options are also likely to be extremely expensive.

what  
next?

**When you are planning what country to move to consider the following.**

- **Find out what health and social care is available.**
- **Ensure you fulfil local requirements to be entitled to services, such as registering or obtaining residency rights.**
- **If necessary, take out health insurance to cover the costs of any health or social care.**

**“During a brief stay in our local hospital I was shocked to find that my husband was expected to provide me with food and help me wash and dress each day. I had just assumed this was part of the hospital service.”**

Do not pretend it will never happen to you: be prepared and enjoy your life abroad knowing you could cope with any changes.

# Immigration

Providing you are a European national, it is possible to move to another country in the EU without a visa but some countries require you to register or take out residency. Ensuring you are legally resident is often crucial to ensure you are able to access certain services in the country in which you are residing. In countries outside the EU a visa may be required.

what  
next?

**Further information can usually be found by contacting the embassy/high commission in the UK of the country you wish to move to.**

# Inheritance

A will made in the UK may not cover assets held in a different country. You may need to make wills in each of the countries you have assets in.

what  
next?

**It is important to obtain independent legal advice regarding inheritance.**

**“When my partner died I thought his will meant that our home would become mine. Unfortunately, local law meant that his home became the property of his children regardless of what his UK will said. Fortunately his children have allowed me to remain in my home but I feel very nervous that as the years go by they may change their mind.”**

## Driving

Be aware that you may have to apply for a local driving licence or re-take your driving test depending on where you move to.

what  
next?

**Contact the embassy/high commission in the UK of the country you intend to move to for further information.**

## Taking a pet

If you have a pet you wish to move with you it is important they meet the entry requirements for that country.

what  
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**Contact the relevant country's embassy/ high commission for information about importing your pet. If you plan to bring your pet back to the UK at any point, contact the Department for Environment, Food and Rural Affairs (DEFRA) for information on the pet travel scheme. ► [page 18](#)**

## Voting

You can retain your right to vote in general and, if appropriate, EU elections for 15 years after leaving the UK. This may give you the opportunity to influence the level of support and services offered to UK nationals abroad.

what  
next?

**Contact The Electoral Commission for their factsheet *Overseas electors*. ► [page 19](#)**

# Relationships

If you move abroad with a partner or family this can place extra pressures on your relationships. It can also be difficult to leave family and friends behind. It is important to consider how you will cope and how you might develop new local relationships.

You should also consider what would happen if one of you died. Would the other want to stay abroad or return to the UK? If your partner was the main carer, what would you do without them? You would also need to think about funerals and burial – abroad or back in the UK. It could be very expensive and complicated to arrange.

what  
next?

**Consider taking out an insurance policy to cover funeral expenses or the cost of repatriation to the UK.**

## Returning to the UK

If it all goes wrong, or is not what you had expected, can you always return to the UK?

Providing you are a British national you will be entitled to return to the UK to live. However, it could take a few months to re-establish your rights to services such as benefits and housing, so it is important to have the means to support yourself during this time.

what  
next?

**Consider retaining a property in the UK or funds to support yourself in case you decide to return.**

# Further reading

## ***Retiring to Spain: everything you need to know***

Cyril Holbrook

£7.99

ISBN number 978-0-86242-385-8

Paperback

Age Concern England code ACE060

**Order your copy today for only £7.99  
by calling 0870 44 22 120 (national call rate)  
or visit [www.ageconcern.org.uk/bookshop](http://www.ageconcern.org.uk/bookshop)**

Every year thousands of people dream of retiring abroad. Whether you are looking into your options or making serious plans, this book is a must. It will help you to avoid many of the pitfalls, and make the transition to a sunny and healthy retirement a reality. Containing anecdotes and stories to illustrate the points, as well as a list of useful contacts and addresses, this book is the one-stop guide to a planning a successful retirement in the sun.

Areas covered include:

- where to settle and when to move
- finance
- property
- town halls and taxes
- motoring matters
- quality of life
- pets and pastimes
- healthcare
- security
- common complaints
- returning home.



# Useful organisations

## **Age Concern**

For further information and details of your local Age Concern in England, call the Age Concern Information Line on 0800 00 99 66 (free call) or visit our website at [www.ageconcern.org.uk](http://www.ageconcern.org.uk)  
In the rest of the UK, contact your national Age Concern office (see below).

## **Age Concern Northern Ireland**

Tel: 028 9024 5729 (national call rate)  
Website: [www.ageconcernni.org](http://www.ageconcernni.org)

## **Age Concern Scotland (Scottish Helpline for Older People)**

Tel: 0845 125 9732 (lo-call rate)  
Website: [www.ageconcernscotland.org.uk](http://www.ageconcernscotland.org.uk)

## **Age Concern Cymru**

Tel: 029 2043 1555 (national call rate)  
Website: [www.accymru.org.uk](http://www.accymru.org.uk)

## **Age Concern España**

Tel: (+34) 971 71 87 94 (if calling from outside Spain)  
Website: [www.acespana.org](http://www.acespana.org)

## **Citizens Advice Bureau (CAB)**

National network of free advice centres.  
For details of your local CAB call 020 7833 2181 (this national call rate number gives local contact details only, not advice).  
Websites:  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for local CAB details  
[www.adviceguide.org.uk](http://www.adviceguide.org.uk) for online information

## **Department for Environment, Food and Rural Affairs (DEFRA)**

DEFRA runs a pets' helpline with information on transporting your pet into and out of the UK.

Pets' helpline: 0870 241 1710 (national call rate)

Email: [quarantine@animalhealth.gsi.gov.uk](mailto:quarantine@animalhealth.gsi.gov.uk)

## **Department for Work and Pensions (DWP)**

The International Pension Centre deals with claims for state pension and certain benefits for people living outside the UK.

International Pension Centre

Tyneview Park

Newcastle upon Tyne NE98 1BA

Tel: 0191 218 7777 (national call rate)

Website: [www.thepensionservice.gov.uk/ipc/home.asp](http://www.thepensionservice.gov.uk/ipc/home.asp)

## **Department of Health – Overseas Healthcare Team**

The Department of Health can provide information on reciprocal agreements and returning to the UK for treatment.

133–135 Waterloo Road

London SE1 8UG

Tel: 020 7210 4850 (national call rate)

Email: [dhmail@dh.gsi.gov.uk](mailto:dhmail@dh.gsi.gov.uk)

Website: [www.dh.gov.uk](http://www.dh.gov.uk)

## **Directgov**

A government website with a useful section on Britons living abroad.

Website: [www.direct.gov.uk](http://www.direct.gov.uk)

## **Electoral Commission (The)**

Provides information on voting, your voting rights while abroad and how to vote.

Trevelyan House  
Great Peter Street  
London SW1P 2HW

Tel: 020 7271 0500 (national call rate)

Website: [www.electoralcommission.org.uk](http://www.electoralcommission.org.uk)

## **Foreign and Commonwealth Office**

The Foreign and Commonwealth Office will provide contact details for the British Consulate, embassy or high commission in the relevant country and their websites may contain useful information on living in a particular country.

King Charles Street  
London SW1A 2AH

Tel: 020 7008 1500 (general enquiries)

Website: [www.fco.gov.uk](http://www.fco.gov.uk)

## **Inland Revenue – Residency Centre**

Can provide information on your tax liabilities within the UK.

PO Box 46  
Fitz Roy House  
Nottingham NG2 1BD

Tel: 0845 070 0040 (lo-call rate)

Website: [www.hmrc.gov.uk/cnr](http://www.hmrc.gov.uk/cnr)

# What should I do now?

If you would like more information on the issues covered in this guide, to order further information guides or to obtain this guide in a more accessible format, please get in touch.

**Call the Age Concern Information Line on 0800 00 99 66 (free call) or visit our website, [www.ageconcern.org.uk/information](http://www.ageconcern.org.uk/information)**

The following Age Concern information guides may also be useful:

- *Choices in retirement housing*
- *Planning your retirement income*
- *Putting your affairs in order.*

Age Concern publishes a range of books on issues relevant to older people. Browse our online bookshop at [www.ageconcern.org.uk/bookshop](http://www.ageconcern.org.uk/bookshop)

Contact details for your local Age Concern may be in the box below. If not, call the Age Concern Information Line on 0800 00 99 66 (free call).

