

Benefits to non-UK and non-EU citizens of living as a contractor in the UK

Expatriates (expats) who are citizens from outside the UK and EU who have secured a visa and chosen to work as contractors, will find that the additional disposable income that a contracting career provides can make the UK a great place to live as well as work.

Historically one of the playgrounds of the global jet set, the attractions of the UK vary from the sophisticated and cosmopolitan delights of cities such as London, Manchester and Edinburgh to the tranquil countryside, with something to suit every taste.

And for those who simply want to make a home in the UK, that extra cash a contracting income brings can overcome the challenges of unequal demographics in the most sought after regions, variable state healthcare and education and a transport system with its fair share of quirks.

Housing

Before a contractor arrives, it is important to at the very least have temporary accommodation. If a contractor does not know where they are going to stay (even if it's only a hotel or serviced apartment), it might affect whether the immigration officer at the point of entry lets them into the country.

If possible, before a contractor even arrives it is a good idea to have organised a permanent place to live. Contractors without a UK address will find accessing local services very difficult. There is a thriving and efficient private property market in the UK. This is subject to local and regional variation, so when [buying or renting for the first time](#) a contractor should be able to find a suitable dwelling fairly quickly.

Contractors working on a Tier 2 (General) skilled worker visa may find their sponsor will be able to assist with some of these logistics.

As with any country, rents and property prices are high in popular residential areas. Prices are influenced by access to employment, transport links, the catchment areas of local schools, and other amenities and attractions, which may be cultural, social or employment related.

Healthcare

The UK has a single state healthcare provider called the [National Health Service](#), or NHS for short. Healthcare is free at the point of delivery, which means state healthcare is paid for by workers and employers in the UK via indirect taxation, called National Insurance Contributions (NICs), and other taxes.

But 'free at the point of delivery' does not mean 'free'. If a contractor's country of origin does not have a reciprocal agreement with the UK, then they will have to pay. Even if there is a reciprocal agreement, the contractor might have to provide evidence of this, so should check on requirements with the relevant government department in their country, as well as with the local British embassy or consulate.

Expat contractors may wish to choose to have private healthcare insurance for themselves and their family. The UK has a world class private healthcare insurance system that works closely with state healthcare providers, so comprehensive healthcare insurance provides expat contractors with access to the best of both the private and state healthcare.

Education

Contractors with families and children of school, further education and university age have a huge amount of high quality choice in the UK. [Full-time education](#) for children is free. It is also compulsory for children aged five to 16, who must follow a prescribed national curriculum. The upper age limit for compulsory education is rising from 2013, to ensure that everyone stays in education or training until they are 18. Further education for older teenagers up to 19 is mostly free, but some further education providers and all universities charge fees.

Most UK schoolchildren attend state schools, funded by the taxpayer. These include foundation and trust schools, community schools, voluntary-aided schools and voluntary-controlled schools. Some of these are specialist schools, which provide the full national curriculum, but also specialise in a particular subject, such as mathematics, humanities and the arts. To further confuse the state educational landscape, there are free schools (which are state schools that are not controlled by the local authority) city technology colleges, academies, grammar schools, maintained boarding schools, and faith schools.

All state schools are required to provide for the needs children with physical disabilities and/or learning difficulties, but in addition there are community and foundation special schools (not to be confused with 'specialist schools') for children with special educational needs.

Parents everywhere in the world worry endlessly about their children's education, and will go to great lengths to ensure their child is educated in a particular school or type of school. But the UK's state education system provides a generally excellent level of education. And, particularly in the areas near where contractors are likely to find their contracts, they will almost certainly have a choice of good state schools suited to their children.

Around 96% of all UK schoolchildren attend the taxpayer-funded state schools described above. The remaining 4% are educated by the private or independent schools sector, which includes day schools and residential boarding schools. The independent education sector also includes many international schools, most of which offer baccalaureates.

Although over half of these independent schools receive the equivalent of taxpayer subsidies through their charity status, they are largely funded by fees paid by parents and from investment revenue. So they are not free to attend: apart from a small number of parents whose children receive scholarships, full fees must be paid by all parents. These can be more than £30,000 each year, on top of which there are generally extra fees to pay for additional tuition, plus many incidental expenses to pay.

Be aware that, through a historical quirk, even the most distinguished independent and **private schools** in the UK are called 'public' schools. The word public here refers to the fact that children are educated 'publicly', as opposed to privately in their own homes. So, when asking for information on schools, contractors should remember to be clear about the sort of school they would like to send their child to – fee-paying or state-funded.

Both the state and private sectors in the UK feature some of the highest achieving, and best known, schools in the world. But just because a contractor may be paying for an independent school, don't assume it will achieve better results than a state school – that is often not the case.

Contractors with older children have an almost bewildering choice of **tertiary and university education**, with an enormous range of courses and locations to choose from, although most are fee-paying.

Leisure and recreation

The UK has something to offer everyone when it comes to leisure, recreation and vacations (typically called 'holidays' in the UK). Expat contractors with a healthy disposable income will not struggle find enjoyable and exciting ways to spend it! The opportunities to travel throughout the British Isles and their diversity are unrivalled.

And as the UK is European pioneer of low cost airlines, for contractors who want a short break away from contracting, there are hundreds of options as the rest of Europe is only a short flight, drive or train journey away. Contractors should be careful, though, to ensure that their UK visa allows them, and their family members, to travel abroad.

Expat contractors have the opportunity to live life to the full both professionally and personally should they choose a contracting career in the UK.

To find out more about potential contractor earnings and taxation and how they will relate to you, explore our contractor calculators.

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