

# emigrate<sup>2</sup>

## Your Emigration Guide: **Europe**



Editor: David Fuller

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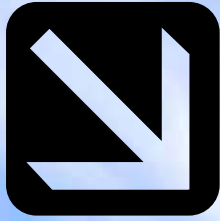
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## 2 EDITOR'S INTRODUCTION



**By the fact that you've taken the time to peruse Emigrate2.co.uk website and then downloaded this free guide, I think it's fair for me to hazard a guess that you may be thinking of a future outside of the UK.**

Without having to think too hard, there are many reasons why at least considering upping sticks and moving to the continent is likely to appeal to you.

Firstly, moving to Europe is likely to be easier than moving to a popular traditional long-haul destination such as Canada or Australia. For a start, the EU's freedom of movement pact means that there's no need to apply for a visa. Quite often, as long as a citizen of any EU country can provide proof they can support themselves financially, then there are no barriers to setting up home in which ever other EU member state you wish.

Then, there's the proximity to 'home'. Having worked within the immigration industry for a number of years now, one of the hardest things the hundreds of long-haul expats that I've spoken to tend to find regarding their new life, is just how far away they are from friends and family – especially if they need to get back to the UK quickly. Thanks to the introduction of budget airlines over the past 20 years, not only is it now easier than ever before to get to and from many destinations in Europe, but it's a lot cheaper, too.

Another advantage is that no matter what your reason for wanting to leave the UK, there will almost certainly be a country or city in Europe that fits your particular lifestyle requirements. Whether you're purely seeking sun, sea and sand or financial betterment, somewhere among the 27 (26 not including the UK) EU member states there will be a destination which offers a perfect fit for your needs.

If there is one major drawback that some Brits may have towards relocating to another European country it is likely to be the language barrier.

Sadly, there is a common misconception among many English speaking expats that you simply don't need to try and attempt to learn another language as 'everyone speaks English'. While this may be the case in some of the more 'anglicised' regions of Europe, it is far from the case throughout the Union. Attempting to converse in the native tongue will endear you to the locals (whether they're English speaking or not) and you may even find that certain tasks will be performed quicker for you if you at least try and speak with natives in their own language.

Gesticulating wildly whilst talking in a slightly louder English voice and putting an 'o' or 'e' at the end of every word is simply not going to make you very popular.

Over the coming pages, we will be looking in more detail at some of the most popular expat destinations within the EU – namely, France, Spain, Germany, Italy and Portugal. Within these country sections we will be exploring a wide range of lifestyle factors including healthcare, education and cost of living. We'll also be taking a brief look at some of the other countries which make up the Union and speaking to expats who have already made the move. By the time you finish this guide, hopefully you'll have more of an idea about the ideal destination for you outside of Britain.

**David Fuller**  
Editor

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The starting gun has been fired for Britain's potential exit from the European Union and Sterling has been battered by the news. A lot has been made of the fall in the value of the Pound. Those who wish for continued UK membership of the EU club cite it as a hint of what would happen if we left but it is much more an indicator of what uncertainty does to financial markets than any comment on Britain's exit. (Brexit to use the current news-speak.)

Sterling slipped on the announcement that David Cameron had done everything he could to reform EU rules and slipped again when Boris Johnson added his rumbustiousness to the 'Out' campaign. Things have quietened a little since then as a more considered debate rages over the merits of membership or otherwise.

In the meantime, the European Central Bank has cut the cost of borrowing and increased the cost for banks that deposit funds with the ECB. These measures are designed to boost lending and therefore activity within the eurozone, but there is not a lot of evidence that this will have the desired effect.

The fact that Britain is a valuable member of the club means an exit would damage all members and the GBP-EUR exchange rate is merely a reflection of the relative strength and weakness of the two parties involved. The Sterling – Euro rate isn't a one-way bet even if the UK moves towards Brexit.

Whatever the outcome of the EU referendum, Halo Financial is prepared to go the extra mile to ensure you get the best GBP-EUR rate for your money. Our currency experts will help you navigate through the foreign exchange process ensuring your money transfer happens as fast and as seamlessly as possible, so you can concentrate on enjoying your new life in Europe. With over 10 years' experience, we have helped thousands of customers emigrate and have been commended for our customer service with a 99% Gold Merchant Status rating on Feefo.com, the global feedback engine.

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## 4 FRANCE



Population:

**67,128,000**

Area:

**643,801 km<sup>2</sup>**

Population density:

**116 people per km<sup>2</sup>**

Capital:

**Paris**

Largest city:

**Paris**

Currency:

**Euro**

Average property price:

**13,639 Euros per m<sup>2</sup>**

(Source: Global Property Guide)

Average annual salary:

**32,782 Euros**

(Source: Eurostat)

France has long been a popular destination for immigrants from all around the world and is today one of Europe's most multicultural nations. The most recent figures show that 11.8 million foreign born immigrants and their immediate descendants are resident in the country.

The majority of Brits who choose to cross the Channel to settle in France are more than likely doing so for lifestyle purposes as opposed to economic reasons.

From the rolling green fields of rural France to the laid-back cafe culture which adorns many of the country's major towns and cities, the French, it is fair to say, tend to move at a pace to suit themselves. And this is what many Brits tend to find so appealing about the country, especially those who are fed up with the hustle and bustle of the UK and the 'live to work' attitude that is becoming increasingly prevalent.

That said, the pace of life in France is also something that will probably take a bit of getting used to. Don't expect to get anything done in a hurry – no matter how important it may be. And remember, the more rural the area you choose to live in, the slower you can expect the pace of life to be. Great in some respects; hugely frustrating in others...

However, in spite of this more relaxed attitude that the French, on the whole, tend to possess towards life (and work in particular) France nevertheless possesses one of the world's key economies. Not only is it a member of the G8 – the group comprising the world's leading industrialised countries – but the country's economy also ranks as the EU's third-largest in terms of Gross Domestic Product and is the home to the most Fortune 500 companies in Europe; 31.

### Where to settle

Paris is by far and away the country's main expat hub. Around 40% of the country's immigrant population reside in the Greater Paris region (known as Île-de-France) and figures from the National Institute for Statistics and Economic Studies estimate that almost one in five of Paris's residents are immigrants. While one of the main reasons for Paris's popularity is down to simple economic facts – this is where a majority of the country's job opportunities are to be found – the capital's well-deserved reputation as a cultural hot-spot is also a major draw, particularly for international business people or well-off singletons.

However, as the largest country in Western Europe there is far more to France than just Paris: The South of France is famed for its warm year-round climate and fantastic beaches, the central regions are known for their rural countryside

and world-renowned vineyards, there are top-quality ski resorts located in the Alps or Pyrenees mountain ranges... The list goes on and on. The upshot is that if having a well-paying job is not so important to you, then look outside the capital and you will find a diverse country with plenty to offer its expats.

Indeed, over the past 20 or so years, as more and more Brits have moved to France for the lifestyle benefits associated with the country, many retirees and young families alike are moving into more regional areas to discover the 'real' France. Areas like the Dordogne and Provence in the South of France are hugely popular among retirees with the warm year-round climates, tranquil surroundings and laid-back lifestyles associated with both of these regions often viewed as the ideal conditions in which to spend their twilight years.



## 5 FRANCE

### Healthcare

The public healthcare system in France is largely funded by workers, who contribute a portion of their income towards the social security system known as *Securite Sociale*. There are three main public healthcare insurance funds in France that you can pay into, but the country's main healthcare system/fund, and arguably the one that most expats should and will join, is the CMU scheme (*Couverture Maladie Universelle*) – which covers around 84% of the population. It is essential to note that expats who move to France with no intention to work or who have taken early retirement will not be eligible to join the public healthcare system in France until they have either lived in the country for five years or reached retirement age – 62. In this instance, an expat will need to seek private insurance (there is no great divide in terms of private or public healthcare in France – in terms of quality or waiting times).

To register for public healthcare insurance in France you will need to present proof of employment, proof of self-employment or the necessary retirement-related forms (E-106 or E-121), along with your passport and your proof of residence at your local social security office – known as CPAM or *Caisse Primaire d'Assurance Maladie*.

Most healthcare in France will come at a price – emergency procedures and treatments aside – and you will have to pay for any treatment or consultations at the time you receive it. However, if you subscribe to *Securite Sociale* then you will be reimbursed around 70% on most costs – typically around ten days after you have paid the initial cost.

It is worth noting that it is totally up to you when it comes to which doctor or medical practice you choose to visit – be they private or public, so this may help you find an English speaking doctor or practice if you don't speak French. While many GPs, hospitals and clinics adhere to an agreed price of treatment, which is set by the Ministry of Health and known as *Tarif de Convention*, some do not – these are known as non-conventionne and they can charge what they like.

### France education

Although school in France does not become compulsory for children until the age of 6, when they start to attend primary school (known locally as either *Ecole primaire* or *Ecole élémentaire*), many parents choose to send their children to a type of pre-school/kindergarten known as *Ecole Maternelle*.

Primary education in France lasts between the ages of 6 to 11. After finishing primary school children move onto secondary school, which in France is typically split into two: *Collège* (middle school) for those aged between 11-15 and then *lycée* (high school) for those aged between 15-18.

In *collège*, children are given a broad education which tends to focus on key subject areas including French, science and maths. During this time they are working towards obtaining a national diploma – *Brevet des collèges* (commonly known simply as 'Brevet'), a diploma that acts as a solitary all-round qualification based on a student's performance in all subjects rather than how they perform in each individual subject. This diploma is made up of a mixture of coursework and exams, with all marks obtained in the final year of *collège* going towards the qualification.

Upon finishing *collège*, children then move onto *lycée* where they will work towards obtaining a *baccalauréat* (often shortened simply to 'bac'). The bac is the qualification that all those hoping to go on to higher education in France (definitely university) will need to obtain in order to do so. Like the Brevet, the bac is an all-encompassing qualification.

However, as it is possible for children in France to leave school at 16 – after the first year of *lycée* – not everyone goes on to receive their bac. In fact, recent statistics show that just under 80% of recent school leavers stay on to complete *lycée* and therefore achieve their *baccalauréat*.

There is a wide range of school options available in France, including public, faith-based and private schools. Obviously if your child does not speak French then this will be a concern when choosing a school for your offspring. Some public schools, especially in the larger towns and cities or areas which receive a large number of expats, do offer language initiation classes (CLN or CILN), which may help your young ones settle. Some Secondary schools in larger cities may even offer a *Section Internationale* (international section), a curriculum geared toward teaching French to non-Francophone students in an attempt to integrate them into the French system. Another option may be to consider sending them to an international language school (although, like private and faith-based schools these are almost certain to charge you). Ultimately much will depend on the age of your child – the younger they are, the more likely they are to pick up the language quickly.



## Property overview

### Basic Mortgage Facts

**Max 85% loan to value**

**Max term 25 years**

**€50,000 minimum loan**

**Rates from 2.2%**

While French property hasn't been reduced to bargain basement prices, it generally remains well under UK averages, with plenty to choose from within a budget. With a defiantly dynamic property market, France has represented relative stability amid the recent global downturn and is considered as a safe haven by investors.

The most popular department outside Paris for the British to emigrate to is the Dordogne, just ahead of Alpes-Maritimes (home to Nice and the surrounding Cote d'Azur area). The region is a popular destination for retirees, with half of the Brits over 55 years old and having arrived in the last five years, according to the French Statistical Agency.

When it comes to finance, French mortgage rates are still at their lowest in decades, with deals starting at just 2.2% for a variable mortgage over 10 years, and 2.85% for a 25-year fixed-rate loan. Unlike many countries where the best rates are limited to those with the biggest deposits, both of these deals, and many others, are available for mortgages of up to 80% loan-to-value.

Securing finance these days isn't quite as straightforward as it once was but French lenders are still willing to lend to British buyers, especially if they can prove that they have a sound financial profile. They'll require more details about income and outgoings, so it's important to have your accounts in good order.

As always, it's imperative to take professional advice before making any decisions. Prospective buyers should always go through the same process that they would follow if they were buying a property in the UK. This includes consulting a good independent lawyer, and ensuring that an independent valuation of the property takes place, even if it's a cash purchase. There's nothing to be gained and everything to lose, by cutting corners and taking unnecessary risks.

Mortgage information supplied by Conti Financial Services, [www.mortgagesoverseas.com](http://www.mortgagesoverseas.com)

## Cost of living rankings

Two cities in France feature in Mercer's annual cost of living index, which ranks 207 cities worldwide in order of most expensive by measuring the comparative cost of over 200 items in each location. These items include transport, food, clothing, household goods, the cost of housing and entertainment.

This is how the cities ranked in 2015 (the figures in brackets are where they were placed a year earlier):

**Paris – 43rd (27th)**

**Lyon – 147th (125th)**

## Quirky facts

- Want to live a long time? Move to France. French women have the highest - and French men the third highest - life expectancy of the entire European Union.
- The number of times the French kiss each other as a form of greeting varies depending on region. For example, from 1 in the tip of Brittany, to 4 in Paris and up to 5 in Corsica.
- There are over 1,000 different types of cheese made in France. Arguably the most famous is the blue/green-veined Roquefort - an ancient cheese which dates back about 2,000 years and whose ripening process takes place in natural caves.
- Now one of the most iconic structures in the world, the Eiffel Tower was originally intended to be dismantled and sold as scrap after its construction. The tower is painted every 7 years.
- With at least 75 million foreign tourists per year, France is the most visited country in the world.
- He might be long gone, but France's legal system is still largely influenced by Napoleon. Laws are still based on the principles set down in Napoleon Bonaparte's Code Civil back in the 1800s.
- There are some 40,000 châteaux (castles, manors and palaces) in France.
- The French love their food - there are about 2 new cooking books published every day in France.
- France is the world's third largest wine producer behind Italy and Spain and the average French person gets through almost 1.2 bottles a week.
- French used to be the language of the nobility and diplomacy across Europe and in the Ottoman Empire. It was the world's first real international language until English replaced it in the mid-20th century.



## 7 SPAIN



Population:

**46,439,864**

Area:

**505,990 km<sup>2</sup>**

Population density:

**92 people per km<sup>2</sup>**

Capital:

**Madrid**

Largest city:

**Madrid**

Currency:

**Euro**

Average property price:

**3,442 Euros per m<sup>2</sup>**

(Source: Global Property Guide)

Average annual salary:

**20,150 Euros**

(source: Eurostat)

**Lazy days spent basking in the sun, midday siestas, a cheap cost of living... There are many reasons why since the fall of fascism in the mid 1970s, Spain has emerged as a popular destination for expats from all around the world, particularly the UK.**

Spain has had a rich and eventful history – both modern and ancient – and many remnants of the country's colourful past can be seen throughout the country today, both in its culture and architecture which has been influenced by the Iberian, Celtiberian, Visigothic, Roman Catholic, Islamic and a myriad of other cultures that came under Spanish rule during its colonial heyday.

Given the frankly abominable state that the Spanish economy has been in over the last few years (although as of mid-2015 it is starting to improve), it is likely that a person's decision to move to Spain is going to be nothing other than a lifestyle choice.

Throughout Spain, there is a clear preference among the Spanish to lead as relaxed a lifestyle as possible. One need only look at the tradition of siestas – where for three hours each afternoon many businesses shut down to enable people to either enjoy an afternoon nap or a long lunch – to see that the Spanish like to take things at their own pace. While siestas are becoming less common in larger cities such as Barcelona and Madrid, they are still observed throughout most of the country, and while this can be hugely frustrating for newcomers used to 24-hour supermarkets and other instant services, it is something that expats living in Spain will have to get used to.





## Where to settle

Due largely to the country's complex history, it's fair to say that modern-day Spain is an extremely hard country to define; in many ways it is split into 17 autonomous communities each of which has a unique identity of its own. For example, in Cataluña, which encompasses the popular expat cities of Barcelona and Valencia, the primary language used is Catalan, a French and Latin-influenced variation of typical Spanish (Castilian). This makes each part of Spain very different from another. Each area has its own customs and culture, while some parts even have their own laws. This can make dealing with bureaucracy in Spain very complicated and is one of the major reasons that most immigrants tend to settle in the already existing popular expat locations in southern Spain or in one of the big cities, where they are used to being dealt with.

As is the case for a majority of the expats who are seeking a move for lifestyle purposes, southern Spain – particularly the autonomous region of Andalucía; the second-largest in the country which encompasses the Costas del Sol, de Almería, de la Luz and Tropical – is likely to be the destination of choice, largely down to the climate.

In recent years there has also been a growing trend in Andalucía for developers to create purpose-built communities – often, but not always, for retirees, with a high level of built-in security. Costa Calida (which directly translates as the 'warm coast') tends to be another quite popular destination among expats as it is a little bit less built-up and 'touristy' than many other regions of southern Spain.

Areas located in and around the large cities of Madrid, Barcelona and even Valencia are also popular with expats, especially those who still need to work to finance their lifestyle.

## Healthcare

In Spain, most basic healthcare is provided for free – or at least at low-cost – throughout the country for all residents, providing they are contributing towards the social security system. This usually means that you will need to work for a company or be registered as self-employed. If you are self-employed then you can apply for your social security number at your local Social Security

Treasury Office (Tesorería de la Seguridad Social) – if you are working for a company then your employer should sort this out for you. Once you have a social security number you will need to visit your local medical centre to obtain a medical card. You will then be assigned to a particular GP and that will be the person you see from that point on.

Residents from some EU countries (including the UK) who are over 60 years of age may be able to get their country's health system to cover them for any treatment providing they are in possession of the European Health Insurance Card (EHIC); formerly known as E111 health insurance. The EHIC can also be used to cover any EU residents for emergencies that may occur in the time between arriving to live in Spain and receiving the medical card – although it should not be used as full-time cover!

It's worth noting, that even if you don't have a social security number and are younger than 60 years of age, you will still be entitled to free emergency care in any public hospital, providing you have a Certificado de Empadronamiento – this is a resident's card which you will be given when you register with your community's padrón (city roll).

While those who are eligible to take advantage of Spain's public health system will receive most healthcare free, there will still be costs (albeit subsidised) for things such as prescription medicines, dental care and eye care.

If you are not entitled to free public healthcare in Spain, then you will need to look into receiving private healthcare. For this you will need to take out private health insurance – there are a number of providers throughout the country. Many expats (whether they qualify for free healthcare or not) do choose to take out at least some form of private healthcare. There are a number of reasons for this, such as to avoid the often lengthy waiting times for non-emergency treatment that exist through the public healthcare system and to ensure they will be treated by an English-speaking doctor (this will not necessarily be the case in the public system).

It is worth noting that healthcare standards do vary depending on where you live and some rural areas – especially those that are inland – provide only very basic medical facilities.



## 9 SPAIN

### Education

While many children in Spain attend pre-schools from the age of three, children don't actually start compulsory education at primary school (Educación Primaria) until the September of the calendar year in which they are six years old. Some children may be allowed to start primary school before this, but that will often be down to the discretion of the Government in the region that you live – in Spain, education is overseen by the regional governments, although the system is similar throughout the country.

Among the subjects taught at primary school are: Spanish language, Maths, Conocimiento del Medio (a general knowledge subject which includes biology, history, geography, general and local knowledge and social awareness), physical education, art and craft and a second language (usually English, although in some areas it may be French).

Primary school lasts for six years – typically between the ages of 6 and 12 – after which children move on to Compulsory Secondary Education (Educación Secundaria Obligatoria – commonly referred to simply as ESO). ESO lasts for four years (12 to 16) and generally features the same subjects which are taught at primary school alongside a range of others (although what these actually are will be largely dependent on the area in which you live – and, in some instances, on the school itself. At the end of the fourth year, children will take exams in an attempt to earn their Graduado de Educación Secundaria (Secondary Education Graduate certificate) at which point they can then choose to leave school.

Most Spanish families choose to send their children to Free State schools. However, the standards of state schools vary dramatically from very good to extremely poor. Generally, if your child is primary school age then they will simply attend the school closest to where you live. There is a little more choice at secondary school level where you will be able to apply to any schools located within a certain geographic zone. It is essential to note that the teaching language used in all state schools is Castilian Spanish alongside any co-official languages that may be used in the particular region in which you live (for example, Catalan, Basque or Galician). Therefore, if your child struggles with the Spanish language they will find school hard going at first; you should also not assume that their teacher will speak any English, especially if you are not moving to a popular expat spot.

There are other options aside from state schools, including international schools (which will teach in English) and private schools (which are sometimes bilingual). It will cost parents money to send their children to either of these types of institutions, but international schools will almost certainly be more affordable than their private equivalents. There are also faith-based schools while homeschooling is another option.



## Property overview

### Basic Mortgage Facts

**Max 65% loan to value**

**Max term 30 years**

**€50,000 minimum loan**

**Rates from 3.35%**

After a turbulent few years in the eye of the euro zone storm, Spain appears to be making a turnaround at last. The economy is showing signs of recovery, tourist numbers are up, and after years of plummeting house prices, experts are predicting increases in 2015, with the cost of property in some areas rising already.

Bargain prices and the opportunity to negotiate these down even further with some very motivated sellers mean that it's most certainly a buyer's market at present. This together with historically low interest rates and the growing strength of the pound is making it much more affordable to buy there, and signs that the market is improving are starting to lift the confidence of prospective buyers.

The British are still the biggest group of foreign buyers but they no longer dominate as they did in the boom, according to Spanish Property Insight. The market today is much more diversified, which is positive news.

Mortgage availability is generally good, despite the recent doom and gloom, and financial institutions still have a healthy appetite for lending, with maximum loan amounts to values still around 65% and rates from 3.35%.

As always, it's imperative to take professional advice before making any decisions. Prospective buyers should always go through the same process that they would follow if they were buying a property in the UK. This includes consulting a good independent lawyer, and ensuring that an independent valuation of the property takes place, even if it's a cash purchase. There's nothing to be gained and everything to lose, by cutting corners and taking unnecessary risks.

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This is how the cities ranked in 2015 (the figures in brackets are where they were placed a year earlier):

**Barcelona – 124th (71st)**

**Madrid – 115th (63rd)**

## Quirky facts

- Owning one's home is very important to Spanish people. Some 80% are homeowners - one of the highest rates in Europe.
- The Spaniards have a different rhythm of life to other Europeans. They typically have lunch between 1 and 3pm, dinner around 10pm, and rarely sleep before the early hours of the night. Presenting oneself at a party before 12am is early; Spaniards normally start the night around 12.30am and 2am.
- Contrarily to the popular image abroad, the majority of contemporary Spaniards do not approve of bullfighting. The practice has been banned in the Canaries since 1991 and in Catalonia since 2009. The heartland of bullfighting is essentially Andalusia and Castille, mostly in and around Madrid.
- Spain did not participate in either the First or Second World War.
- In 2005, Spain became the third country to legalise same-sex marriage, after the Netherlands and Belgium. In the same year, Spain also legalised full joint adoption by same-sex couples.
- Bread is present at almost every meal in Spain and most households buy fresh bread every day. Traditionally, they are long baguettes called barras or pistolas.
- Spain is home to the world's largest tomato fight: La Tomatina, celebrated every year in a village of Valencia.
- The Spanish, in particular those from Cadiz, have laid claim to the invention of fried fish. In the 18th century, Britain had ties with Cadiz and it is believed that the English took the idea of fish 'n' chips from Spain. However, some claim the Portuguese and Belgians invented it.



## 11 ITALY



Population:

**60,795,612**

Area:

**301,338 km<sup>2</sup>**

Population density:

**201 people per km<sup>2</sup>**

Capital:

**Rome**

Largest city:

**Rome**

Currency:

**Euro**

Average property price:

**5,930 Euros per m<sup>2</sup>**

(Source: Global Property Guide)

Average annual salary:

**20,834 Euros**

(Source: Eurostat)

Italy's expat appeal is not at all hard to fathom. Rich in history and boasting picturesque cities, stunning rural scenery, fine wines, great cuisine, a decent climate and a much lauded laid-back way of life, there is little doubt that those who move to Italy can expect to experience a high standard of living.

In spite of all that the country has going for it, wide scale immigration to Italy is actually a relatively new phenomenon. It was only with the expansion of the EU, alongside a desperate need for cheap migrant workers in the early noughties, that Italy really opened its doors to mass immigration. By the end of 2011 there were estimated to be 4,570,317 foreign-born legal permanent residents living in the country – almost 3 million more than just eight years previously. Prior to this, Italy had mainly been popular among fairly well heeled expats, particularly those from the UK and US, who were keen to take advantage of the country's many cultural riches.

Given Italy's recent economic trevails, it is strange to think that less than ten years ago the Italian government was desperately trying to bring in migrants to help fill severe job shortages in the country – the result of an ageing population combined with an extremely low birth rate. Today, employment in Italy is quite hard to come by – a reason why many Brits who choose to emigrate to Italy do so for lifestyle reasons rather than financial security. After all, the country's ongoing economic problems do not make the country any less beautiful, the food taste worse or the weather any colder.



### Where to settle

It is largely for reasons of employment that most of Italy's immigrant population, at least those who need to work to support themselves, tends to settle in the far more prosperous northern reaches of the country; particularly its financial hub, Milan. When it comes to money and living standards, Italy has an obvious north-south divide, with southern areas generally much poorer and less developed than the Northern provinces – the major exception being the centrally located Rome.

Fashionable Milan is comfortably Italy's most populous and richest city; no great surprise, then, that it is home to far more foreign-born residents than any other town or city in the country. In addition to being one of the world's leading financial centres, it is also a cultural hub and an extremely attractive city, boasting some of the country's finest architecture to be found outside of Rome (it's up against some seriously strong competition) and a plethora of picturesque parks and gardens. Rome is Italy's other main financial centre and, as a result, is also home to a fairly large expat population.

Tuscany, famous for its glorious landscapes, cultural and artistic heritage and its culinary traditions, is a particular favourite among retirees, especially the region's capital Florence which is widely regarded as one of the most beautiful cities in the world and was the birthplace of the Renaissance. The fact that the weather in Tuscany tends to be fairly mild throughout the year – freezing temperatures are almost unheard of and temperatures of around 10°C are not unusual even in the winter – is another factor that appeals to the elderly.

Ultimately, the area in which you choose to settle will rest on a number of factors, including where you can find work (if you need to), whether you're looking for the cultural buzz of a city or the ambience of rural village and where you can afford to live. It's also worth being aware that in some smaller Italian towns there will be a reluctance to hire 'outsiders', so if you do plan to settle away from a main urban centre, you may need to do some networking and get your face known around town before applying for jobs.

### Healthcare

As with many aspects of life in Italy, the standard of healthcare you can expect to receive in the country depends largely on whether you live in the north or south. While, generally, most medical facilities located in the northern and central regions of the country are of a fairly

high standard, in the south the quality of practices and hospitals are variable to say the least.

Any resident of Italy who contributes towards Italian Social Security will be eligible for largely free public healthcare through Servizio Sanitario Nazionale (SSN). Expats who come from fellow EU countries will be able to take advantage of reciprocal healthcare agreements to register for SSN. Once registered, you will then need to choose a family doctor and, typically, this will be the person who you will continue to see from that point on. Therefore, if they don't have any free time to see you, booking an appointment for a consultation can take longer than you may hope.

While visits to see your doctor are usually free once you are registered for SSN and you can attend any hospital in the country without charge, you may find that there will be some costs for things such as prescription drugs and long stays in hospitals (especially if you want your own room) – although these costs will still be subsidised. It's important to note that while SSN is organised nationally under the country's Ministry of Health, it is actually administered on a regional basis, so the type of healthcare you are entitled to and the standard of this care will vary drastically from region to region.

Due to the fact that some public healthcare facilities are of quite a low standard – particularly in the south, and even some northern hospitals and other medical practices are below the standard that many expats from the UK will be used to (and waiting lists for treatments and doctor visits can be extremely long) there is quite a demand for private healthcare in Italy (especially among expats). For this you will need to take out some form of private health insurance (which will be mandatory for all non-EU expats until they receive their residence permit and enrol in the SSN).

If you are employed, your employer will probably be prepared to pay towards your private health insurance for you, but this will still only cover some of the costs associated with 'going private'. In the private sector, the Ministry of Health sets a minimum charge for most operations and this can lead to utilising private health facilities and treatments becoming fairly expensive. On the plus side, though, Italian private healthcare is recognised as being of an extremely high standard and most private facilities are considered to be state of the art.



## 13 ITALY

### Education

School is compulsory in Italy from the ages of 6 to 16. Prior to your children starting primary school (Scuola Primaria) you may choose to send them to a nursery/ kindergarten (Scuola Materna) from the age of 3. Any child over this age is entitled to a place at a pre-school, although there is likely to be a charge to sending your offspring to one.

Scuola Primaria lasts for five years (between the ages of 6 and 11), during which time children are taught basic skills (such as reading and writing) and begin to study subjects including Italian, maths, geography, science and a second language (typically English).

The next stage of schooling in Italy is the Scuola secondaria di primo grado (first grade/lower secondary school), which lasts for three years (roughly the ages of 11 to 13/14). There, children generally study the same key subjects that they did at primary school, although are given more choice for extracurricular learning in areas such as computing, music and sports.

Upon completing this stage of secondary school, you (or rather your child) will then have a choice of how to proceed with their education at Scuola secondaria di secondo grado (second grade/higher secondary school). Basically, your child can choose to attend a Liceo (geared more towards the study of arts and sciences), an Istituto Tecnico (a technical institute which is orientated towards practical subjects) or an Istituto Professionale (which prepares your child for work).

Although Liceo is the most common choice of secondary school, there are even choices between the types of Licei that your child can attend. For example, a Liceo Classico features Latin, Ancient Greek, Italian, history and philosophy as its most important subjects, while a Liceo Scientifico is more oriented towards mathematics, physics, chemistry and natural sciences. There are numerous other examples, too. With that said, all Licei have some subjects in common –

including Italian, literature and maths. Generally, the curriculum is the same for the first two years at any Scuola secondaria di secondo grado, with specialised courses (Indirizzi) beginning in the third year.

All children in Italy may leave school at the age of 16 (or at the end of the third year of Scuola secondaria di secondo grado). However, in order to obtain a Diploma di scuola superiore (the main Italian secondary school qualification, which anyone who attends any type of Liceo will be working towards) they will need to stay in school for five years – by which time they will be 18 or 19 years of age. If your child attends an Istituto Tecnico or Istituto Professionale then you may find that some courses only last for three or four years before a vocational qualification is awarded (Qualifica professionale), although the majority will still last five years (Licenza professionale).

Almost 90% of Italian children attend Free State schools, although other options are available including private, faith-based and international schools. One thing you will need to be aware of is that, without fail, state schools will always teach in Italian. Therefore, if your child struggles with the language this needs to be taken into consideration. It will cost money to send your child to an international school (and depending on where you are settling they may not be readily available), so it may well be worth thinking about hiring a private tutor to try and get them up to speed that way – this will almost certainly work out to be a more affordable option and you will probably be surprised at how quickly your children pick up the language, especially younger ones.

While children attending schools in the more affluent northern reaches of Italy are often perceived to receive a better standard of education than those in the poor, largely industrial south (a perception borne out by statistics), it should be noted that the country's education system is centralised and governed by the same curricula wherever you live.



## Property overview

### Basic Mortgage Facts

**Max 80% loan to value**

**Max term 25 years**

**€250,000 minimum loan**

**Rates from 2.95%**

House prices may just have fallen for the seventh consecutive year in 2014, but it appears that buyers have stopped waiting for the bottom of the market. According to a report from the Nomisma Institute released in early 2015, sales of existing homes will have increased by 3.7% by the end of this year, marking the first gain since 2006. And purchases in Rome, Florence, Genoa and Bologna rose by more than 10% in the third quarter of 2014 when compared with the previous year. Homebuyers are taking advantage of the lowest mortgage costs since 2011 even as the economy contracts and prices continue to fall.

The Italian property market has actually remained quite stable, primarily due to the country never being heavily involved in the sub-prime lending market. Nor has it suffered the effects of the over-development of property, like Spain for example. Italian homeowners buy houses to live in rather than as an investment, and on average, move only once every 20 years. Prices, therefore, have remained relatively more realistic and have had less room to fall. The country is not immune, however, to the slower market so there is plenty of room for some price negotiation with very motivated vendors.

The mortgage market is starting to open up more, with new lenders entering the market, although purchases are limited to higher value properties with a minimum loan of €250,000. Rates start from just 2.95%.

Mortgage information supplied by Conti Financial Services, [www.mortgagesoverseas.com](http://www.mortgagesoverseas.com)

## Cost of living rankings

Two Italian cities feature in Mercer's annual cost of living index, which ranks 207 cities worldwide in order of most expensive by measuring the comparative cost of over 200 items in each location. These items include transport, food, clothing, household goods, the cost of housing and entertainment.

This is how the cities ranked in 2015 (the figures in brackets are where they were placed a year earlier):

**Milan – 53rd (30th)**

**Rome – 59th (31st)**

## Quirky facts

- The name "Italy" comes from the Greek "italos" which means calf land. Officially, Italy is called the Italian Republic.
- The Vatican, in Rome, is the smallest country in the world. Vatican City has its own TV and radio stations, phone company, stamps and money.
- The Romans love cats so much that they are considered a "bio-cultural asset" of the city. Any person killing a cat faces a €10,000 fine and up to 3 years in jail. There is an estimated 300,000 cats in Rome, and they are the only inhabitants allowed on the ruins.
- Whether its farfalle, tagliatelle or rigatoni, one of Italy's most celebrated national food is pasta. It's estimated the average Italian consumes around 25kg of it per year.
- Such is Italians' devotion to pasta, when McDonald's opened in Rome in 1986, protestors stood outside the fast-food joint and gave away free spaghetti to remind their countrymen where their loyalties should lie.
- 14 billion espressos are consumed in Italy each year and Italians use 5.8kg of coffee per capita. For the fastest service and cheapest bill, drink coffee like the Italians do: at the bar!
- You've probably heard that Italians don't drink cappuccino after 11am. This comes from the Italian belief that drinking milk after a meal inhibits digestion. But Italians just won't order a cappuccino after a meal, no matter the time of day.
- Italy has one of the lowest birth rates in the world. It has the third oldest population, behind Japan and Germany.
- Lamborghini has donated several of their super cars to the Italian police force, helping their officers become some of the fastest – and flashiest – in the world.



## 15 GERMANY



Population:

**81,083,600**

Area:

**347,168 km<sup>2</sup>**

Population density:

**226 people per km<sup>2</sup>**

Capital:

**Berlin**

Largest city:

**Berlin**

Currency:

**Euro**

Average property price:

**4,078 Euros per m<sup>2</sup>**

(Source: Global Property Guide)

Average annual salary:

**32,782 Euros**

(Source: Eurostat)

As Europe's major economic powerhouse, and most populous country, it's perhaps no real surprise to learn that Germany is a popular destination for immigrants. As of 2014, approximately one out of five German residents had at least partial roots outside of Germany; what's more, it has the highest number of non-EU born residents of any EU country living within its borders.

Widespread immigration to Germany didn't really take place until the Wirtschaftswunder (economic miracle) of the 1950s and 60s when, facing severe skilled worker shortages, bilateral recruitment agreements were signed with Italy, Greece, Turkey, Morocco, Portugal, Tunisia and Yugoslavia. Today, Germany is still home to a significant Turkish population, many of whom have ties to the first wave of workers who arrived there in the 1960s.

While Germany's strong economy (by far the healthiest in the EU) is still one of the major attractions for business-minded expats who are drawn to international financial hubs like Munich and Frankfurt, it is not only those looking to advance their career (or bank balance) who see the benefits of living in the country.

True, Germany's climate may not be able to compete with some of the other popular EU destinations when it comes to year-round sun, warm temperatures and glorious beaches, but the country's high quality of life and top-notch infrastructure is such that thousands of families and retirees are also more than happy to make Germany their home each year.

Germany is world renowned for its high-quality and relatively affordable way of life. Even the largest German cities tend to benefit from low levels of congestion and pollution, high levels of cycling, highly integrated and high quality public services and transport systems. There are also many cultural attractions spread throughout the country. On the whole, Germans themselves tend to be outgoing and welcoming to newcomers – providing said newcomers at least try to engage with the country's traditions and culture; including having at least a basic grip of the language.

So whether you're looking to emigrate to improve your job prospects or enjoy a high quality of life (or maybe even do both at the same time) the chances are that those who choose Germany won't be disappointed by their decision.



### Where to settle

Migrants moving to Germany for economic reason will generally gravitate towards the country's two major economic hubs: Munich and Frankfurt. Frankfurt is the country's major business centre and is widely regarded as one of the world's top ten leading cities in which to work. However, living in Frankfurt is not just all about work, work, work. The city has more than its fair share of cultural attractions, including more than 30 museums and a thriving nightlife.

Munich, too, is popular with economic expats, but it is also a hugely popular location for families as well. The Bavarian city prides itself on being one of the world's most liveable locations (in 2010 it was named exactly this by Monocle Magazine) and offers some of the best cultural and arts facilities in the country, along with fantastic shopping outlets and many picturesque parks in which to unwind.

The country's capital, Berlin, is also becoming an increasingly popular location for families. As well as boasting a rich and interesting history, the modern-day city (it has been almost completely gentrified since the fall of the Wall) boasts a wonderful ambiance thanks to its many parks, lakes and wide boulevards. The capital's largely laid-back way of life and sense of history also appeals to retirees, and in recent years more and more retired expats have settled in Berlin. On the subject of retirement hotspots, Cologne, Dusseldorf and Wiesbaden also boast sizable elderly expat communities, largely due to their high quality lifestyles and easy access to major infrastructure and amenities.

### Healthcare

Germany has the world's oldest universal healthcare system and the quality of care provided is, generally, high throughout the entire country. The country's healthcare system is made up of a combination of compulsory health insurance and private medical care. It is mandatory for all residents of Germany to have either state or private health insurance and any expats planning to stay in the country for more than a year will need to prove that they have this in order to receive their residence or work permit.

If you are planning to work for an employer in Germany, the likelihood is that you will qualify for public health insurance (Krankenkasse). All employees must be insured in this statutory system, unless their revenue exceeds a specific amount (50,000 Euros as of September 2015), they are public officers or they are self employed/freelance. If their revenue exceeds the earnings threshold then they will have the choice to opt out of the public health insurance system and join a private system instead. There are numerous options for different state insurance companies which you can choose to pay funds into.

The main benefit of being in the state insurance system is that some of your family members – including a non-working spouse and children up to a certain age – will be covered for free. The cost of state health insurance is approximately 12% of your net income (of which your employer pays half – up to a certain amount). However, while this public insurance covers most healthcare costs, adults will still need to pay a small amount per quarter which is due at the first appointment to see a doctor or a dentist (this is free for children under the age of 18). If you are then referred to see another doctor then you will not have to pay this fee a second time. The choice of which doctor to see or medical practice to use is totally down to you (so if you don't speak German it may be possible to find a doctor who speaks English). You may also need to pay for some stays in hospitals and some prescription drugs.

If you are planning to be self-employed/freelance or choose to opt out of the state insurance system (if you are eligible to do so) then you must take out some form of private health insurance. However, this can be problematic as not all insurers will insure people who don't have resident permits to live in Germany (which you will need to have to be eligible health insurance to get in the first place!). You may need to shop around a bit if this is the case.

Retirees who move to Germany may also need to take out private health insurance. Though those who come from the UK should qualify for state health care, so it may be worth checking this before relocating.



## 17 GERMANY

### Education

The German education system is largely run by the individual states (Länder) with little input from the federal government, so a child's education will almost certainly vary from one part of the country to another. No matter where you live in Germany, your child must start attending primary school (Grundschule) by the age of 6. Prior to this, you can choose to send your offspring to a pre-school (kindergarten), which will cost money. Kindertages in Germany place emphasis on fostering learning through play and fun, and very little formal instruction is given.

Generally, primary education in Germany tends to last for four years (six in Berlin and Brandenburg) – grades one to four; or one to six – and covers a wide range of key learning skills including German, maths and reading, as well as giving brief introductions to subjects such as Geography, social sciences and foreign languages (usually English but sometimes French).

It is when your children get to secondary school age (10 or 12 in Berlin and Brandenburg) that things can start to get a little confusing. There are a number of different types of secondary schools in Germany, with the most common being Hauptschule, Realschule, Gymnasium and Gesamtschule.

The Hauptschule tends to be the least academic option and is often for the students who have particularly struggled at Grundschule. The main purpose of these schools is to prepare pupils for the world of work. Generally, children will spend five years at a Hauptschule during which time they will be taught much the same subjects as those attending Realschule and the first five years at Gymnasium, but at a slower, more manageable pace. At the end of these five years students should receive a Hauptschule leaving certificate.

A Realschule gives children a broader education than a Hauptschule, and typically requires six years of attendance. Students at these schools are also granted more independence in choosing to study subjects that are of particular interest to them. However, the education given at these schools still tends to be more vocationally orientated than that given at a

Gymnasium. At the end of their 6th year (usually grade 10, but different regions may vary), successful pupils will obtain the Realschule leaving certificate.

Children who attend a Gymnasium straight from Grundschule will spend around eight or nine years there (until grade 12 or 13) by which time they will be around 18 years of age. During this time they will work towards their Abitur – Germany's major secondary school qualification and the one which the majority of students who wish to attend university will need to obtain. Results from courses taken in the final two or three years at Gymnasium (most of which can be chosen by the student's themselves depending on their own particular interests) count towards the final qualification. As Gymnasiums tend to be more academic-led institutions than the two aforementioned types of schools, it is harder for children to be admitted straight from Grundschule and they will almost certainly need to pass an entrance exam and have a letter of recommendation from their primary school teacher in order to be accepted into one. In most cases it is possible for those with Realschule leaving certificates to attend a Gymnasium for the final two or three years in an attempt to receive their Abitur.

Finally, Gesamtschulen are a newer – but increasingly popular depending on the Länder you live in – type of secondary school. They combine a mixture of the elements seen in the Hauptschule, the Realschule and the Gymnasium types of schools. Generally, children spend six years at Gesamtschulen at the end of which time they will (hopefully) obtain either a Hauptschule or Realschule leaving certificate. Depending on grades, it may then be possible for children to stay at school for two or three more years to study for an Abitur.

In addition to deciding on which type of secondary school would best suit your children, if your offspring do not speak German you will also have to consider this as well. English is fairly widely spoken throughout Germany, with most children starting to learn to speak English as a second language from primary school on, but lessons in English are unlikely to be found outside of specialist international schools which, unfortunately, it will cost money to send your children to.



## Property overview

### Basic Mortgage Facts

**Max 80% to loan value**

**Max term 30 years, up to age 75**

**€25,000 minimum loan**

**Rates from 2.58%**

The German property market was one of the few in Europe that managed to avoid a slump following the 2008/09 financial crisis. However, while property prices in the country have remained on a steady upward trend over the past decade (the national property price index rose by 5.3% in the year of July 2015), a shortage of houses could drive property prices up sharply over the coming year. Possibly even out of control.

It's not that German firms aren't building houses, they are, but demand is by far outweighing supply and this could put pressure on an already buoyant market.

In fact, a report carried out by Moody's Analysis in early 2015 named Germany as one of the three destinations most at risk of experiencing a property bubble in the near future – the UK and Norway being the other two.

As a foreigner, the chance of being awarded a mortgage for a German property is often down to the lender's discretion. Not only will they take into account the value of a property, but they'll also look into the value of the borrower, taking into account factors such as employment status, salary and any outstanding debts. It is due in large parts to this tight control in terms of lending that allowed Germany to avoid much of the financial distress that hampered many other European countries in the late noughties.

To qualify for a mortgage in Germany, a calculation is used to establish whether you can afford to maintain the mortgage repayments. Your existing liabilities, including your UK mortgage or rental payments, loans, credit card payment and maintenance are taken into account, together with your proposed German mortgage payments. All this must not typically exceed 30% of your net monthly income.

## Cost of living rankings

Eight German cities feature in Mercer's annual cost of living index, which ranks 207 cities worldwide in order of most expensive by measuring the comparative cost of over 200 items in each location. These items include transport, food, clothing, household goods, the cost of housing and entertainment.

This is how the cities ranked in 2015 (the figures in brackets are where they were placed a year earlier):

**Munich – 87th (55th)**

**Frankfurt – 98th (59th)**

**Berlin – 106th (68th)**

**Dusseldorf – 114th (73rd)**

**Hamburg – 124th (76th)**

**Stuttgart – 139th (91st)**

**Numberg – 169th (129th)**

**Leipzig – 172nd (141st).**

## Quirky facts

- On the first day of first grade, every child gets a giant cone filled with toys and candy. Known as the Schultüte, a tradition that dates back to the 1800s, kids receive toys when they enter school to celebrate the "seriousness of life".
- The drinking of alcohol by minors is legal in public places. By the age of 14, you can down beer or wine "in the company of a custodial person".
- German Chancellor Angela Merkel has her own Barbie doll. For Mattel's 50th anniversary, the company came out with a model of the chancellor sporting the same sensible haircut, power suit and proportions.
- Although he cut a fine figure in his youth, "Mad" King Ludwig II of Bavaria started losing his teeth in his twenties – one of the reasons he became increasingly reclusive in his fairytale castles.
- The world's narrowest street is in Reutlingen, Baden-Württemberg. It is called Spreuerhofstrasse and is 31 cm (one foot) wide at its narrowest point.
- There is a museum in Berlin dedicated to the currywurst, a popular take on an old favourite involving pieces of pork sausage covered in a spicy ketchup sauce.
- Looking for a spot of shopping or to run some errands on a Sunday? Forget it. Everything is closed on Ruhetag, or "quiet day." Not only are supermarkets and department stores shut, so are mechanics, hair stylists, laundromats and locksmiths.
- Saying "happy birthday" to a German before the actual date is a no no. For most Germans a premature birthday wish is bad luck.



## 19 PORTUGAL



Population:

**10,427,301**

Area:

**92,212 km<sup>2</sup>**

Population density:

**115 people per km<sup>2</sup>**

Capital:

**Lisbon**

Largest city:

**Lisbon**

Currency:

**Euro**

Average property price:

**1,771 Euros per m<sup>2</sup>**

(Source: Global Property Guide)

Average annual salary:

**12,683 Euros**

(Source: Eurostat)

Located at the meeting point between three continents – Europe, Africa and America – Portugal has long been central to the most important international routes. It's no surprise then, to discover that the country has had a long history of foreigners arriving to settle there. Its capital Lisbon was one of the most popular destinations in Europe back in the 17th century. However, in modern times, only in the past 30 years has it really started to become a popular expat destination.

While the mid 1960s saw a significant surge in immigrants from the country's former colonies arriving to live there, it was the country's accession to the European Union in 1986 that really made Portugal an attractive proposition for European and other non-colonial expats.

Today, Portugal is particularly popular with expats who are looking to improve their lifestyle. The country's mild year-round climate (one of the warmest in Europe), picturesque landscapes, affordable cost of living and array of brilliant beaches all combine to give its resident an enviable lifestyle.

Like many areas of Southern Europe, Portugal has struggled to recover economically from the global financial meltdown of the late noughties and jobs are in sparse supply outside of the major cities and even within, they can be hard to come by.

Due to the fact that properties in Portugal tend to feature sizable plots of outside land and given the country's aforementioned climate being ideal for growing fruit and vegetables, many Portuguese have overcome the financial constraints simply by growing their own food and becoming more self sufficient. One thing you will soon notice about the country's native population is that, while they may give the impression of enjoying a laid-back lifestyle, they are certainly not afraid of a bit of hard work.



### Where to settle

Arguably due to its long-term appeal as a tourist destination, and more recently as a prime location for overseas property purchasers, the majority of Portugal-bound expats tend to settle in the Algarve region in the south of the country.

Home to some of the country's best beaches and weather – not to mention a plentiful supply of golf courses – the Algarve is synonymous with a high quality, relaxed way of life. However, while this laid-back lifestyle may seem inviting when you're on holiday, it's important to remember that when it comes to living full-time in the country, there is such a thing as being 'too chilled'. Bureaucracy, in particular, can move painfully slowly, and if you're in a hurry for an answer on something important, be prepared to wait.

As mentioned above, the economic situation in Portugal is not at all good and nowhere is this felt more than in the Algarve. Outside of the tourist industry you are likely to find jobs extremely hard to come by. On the subject of tourism, it's also worth remembering that at peak times – July and August – the Algarve can seem extremely crowded.

That said, for retirees or those who feel they can be financially secure without the need of a hefty salary the benefits of this region far outweigh the negatives.

Some of the country's larger cities, such as Lisbon and Porto are also popular with expats. Lisbon is typical of many cosmopolitan European cities; it's the country's economic and cultural hub and is home to a thriving nightlife. Nevertheless, the capital retains an old-world charm, with cobbled streets and vendors selling fresh fish at the city's ever popular markets. Be warned, though, as with most capital cities, Lisbon is also likely to be the most expensive place to live in Portugal (though salaries tend to be higher if you can find a job).

The country's second largest city, Porto, is located close to the world famous Douro wine region, and is an extremely picturesque, historic city full of windy roads which make the city glorious to explore on foot. Although it can't compete with Lisbon in terms of economic and job opportunities, it is arguably the most important city in the fairly industrialised north-west region of Portugal, and is home to some of the country's largest corporations.

### Healthcare

Portugal has a world-renowned high quality healthcare system which is regarded as being among the best in the world.

Portugal's National Health Service or (Serviço Nacional de Saúde, SNS) is the system by which the State assures the right to health protection. The service is free and universal to all citizens and residents of Portugal. Therefore, providing you have registered as living in the country at your local town hall or with immigration authorities and have obtained a Residence Certificate, you will be entitled to Free State healthcare.

As with the NHS, while the Serviço Nacional de Saúde is largely no-cost, there will be small fees for things like prescriptions and some hospital trips where hospital treatment hasn't really been required. With this in mind, unless you require obvious emergency treatment, it may be best to wait until you are referred before visiting the hospital.

Generally, you will register with the doctor's surgery which is closest to where you live (bear in mind there is no guarantee that staff at this centre will speak or even understand English), and as is the case in the UK, there is often lengthy to get appointments.

It's also worth noting that, although SNS is regarded as a national, universal health system to all citizens and residents of Portugal, it actually only applies to those living in mainland Portugal. Therefore, if you choose to settle somewhere like the island of Madeira, you won't be covered for SNS, so will need to look into taking out private insurance.

In addition to the SNS, around 25% of the population is covered by health subsystems – these are special schemes which run parallel to the SNS, and are responsible for the providing of healthcare to members of certain professions or organisations – and 10% have private insurance schemes.

If you do wish to take out private insurance, maybe to leapfrog the waiting lists or ensure you have an English speaking doctor, then there are a number of providers, with the larger ones being Multicare (part of Fidelidade insurance group), the AdvanceCare (joint venture of several insurance corporations) and the Medis (part of the BCP group).

Retirees are often entitled to take out private health insurance. It's worth noting that if you are resident in Portugal but in receipt of a UK State Pension, the UK should cover your state healthcare without you needing to register as a resident of the country first.



## 21 PORTUGAL

### Education

School is generally compulsory in Portugal for all children aged between 6 and 18. Prior to this, pre-school education for children between the ages of three and five is optional. The country has made huge strides in improving the quality of its education over the past 50 years. As recently as 1930, 68.1% of Portugal's population was classed as illiterate and schooling for all only became compulsory in the 1960s.

The first stage of the compulsory Portuguese state school system is split into three cycles (ciclo). The first cycle lasts for four years and is taught by a single teacher in each year. Generally, Portuguese language, environment studies and mathematics are all key focus learning areas during these four years, although other subjects including a foreign language (usually English), PE, music and art are also taught in the majority of schools.

The second cycle, lasts for two years, and covers an increased area of basic education. In addition to all the aforementioned subjects becoming compulsory, subjects such as natural sciences, history, geography and technology are all taught as standard.

The third and final compulsory cycle, lasts for three years and is structured as a set of disciplines or groups of disciplines, incorporating various elements of vocational training. By this stage each subject is taught by a different teacher.

After completing the third cycle, by which point they are aged either 15 or 16, children then move onto secondary education. This is a cycle of specific studies and includes various courses intended principally to prepare young people to go on to higher education or to enter the labour market. Secondary school lasts three years (Years 10-12).

Generally, secondary education in Portugal tends to be more individual led than the first stage, with children being given far more scope to guide their studies towards the areas that interest them. They can either choose to study general courses – which lead towards the country's main school qualification, the diploma de ensino secundário (diploma of secondary education), or technological courses which are mainly for those aiming to obtain intermediate vocational training so they can enter the labour market.

General courses are typically only intended for people aiming to obtain secondary-level training with a view to continuing their studies in higher education. The latest official data, according to the Portuguese Institute for National Statistics, shows that only 3.7 million Portuguese workers (67% of the working active population) completed basic education (81% of the working population attained the lower basic level of education and 12% attained the intermediate level of education).

For the most part, children in Portugal tend to attend the school most local to them – it is possible to apply to a school further away, but there is no guarantee your child will be accepted there. Outside of international schools, and some private schools, English will not be the main language, although as it is taught in schools from an early age and lots of teachers do have good English communication skills. The majority of English language schools are found in and around the larger expat areas in the Algarve and Lisbon, but as with private schools, it will cost money to send your children here.



### Property overview

#### Basic Mortgage Facts

**Max 80% loan to value**

**Max term 30 years**

**€50,000 minimum loan**

**Rates from 3.35%**

The financial crisis of 2007 left the Portuguese economy reeling and property prices have since collapsed by more than 30%. Fast forward to 2015, however, and the outlook is much more positive. According to figures from the Portuguese Real Estate Agents Association (PREA), residential property prices increased nationally in 2014. And a Royal Institution of Chartered Surveyors (RICS) survey in January 2015 showed that, for the first time in five years, buyer demand in the sales market is increasing and showing signs of accelerating.

Prices, however, are still generally below pre-recession levels, so investors, feeling more confident about the future and buoyed by the growing strength of the pound, are coming back to the market. Foreign buyers, in fact, accounted for more than one in five sales last year, and it's Britons who are leading the charge, followed by the Chinese and French.

Lending conditions continue to improve, and the reduced cost of funding together with continued interest from Portuguese lenders to assist foreigners to buy property means that many deals are becoming cheaper. Rates now start at 3.35% for a variable rate of up to 30% loan to value and 3.4% for a variable rate of up to 60% loan to value.

The Portuguese property market has also been boosted by the success of the Golden Visa scheme, which was launched in 2012 and grants residency status to non-EU citizens who purchase property worth more than €500,000.

Mortgage information supplied by Conti Financial Services, [www.mortgagesoverseas.com](http://www.mortgagesoverseas.com)

### Cost of living rankings

Portugal's capital, Lisbon, features in Mercer's annual cost of living index, which ranks 207 cities worldwide in order of most expensive by measuring the comparative cost of over 200 items in each location. These items include transport, food, clothing, household goods, the cost of housing and entertainment.

**Lisbon ranked 145th in 2015; compared to 94th a year earlier.**

### Quirky facts

- Portugal became the first country to make it compulsory for people to have fingerprints on identity cards in 2008.
- The Portuguese eat more fish and shellfish per head of population than any other country.
- One of the country's liveliest celebrations is the Festa de Sao Joao do Porto, held on 23 June. The tradition has its roots in pagan courtship rituals and requires participants to hit attractive girls on the head with garlic flowers or soft plastic hammers.
- Over half of the world's cork is produced in Portugal.
- Fatalism is an essential trait of Portuguese culture. This is an attitude in music, literature and daily speech characterised by melancholy, resignation and a belief in fate. 'Fado' was recognised by UNESCO as an Intangible Cultural Heritage in 2011.
- With almost 500 miles (800 km) of coastline, Portugal is a surfer's paradise, said to have an incredible 364 days of surf. Hawaiian surfer Garrett McNamara caught the biggest wave (30m/90ft) ever surfed at Praia do Norte in central Portugal in 2011.
- Portugal has arguably the most liberal laws concerning possession of illicit drugs in the Western world. In 2001, Portugal decriminalised possession of effectively all drugs that are still illegal in other developed nations including cannabis, cocaine, heroin and LSD. The country has 3 overdose deaths per million citizens, compared to the EU average of 17.3.
- In 1761 Portugal became the first colonial power to abolish slavery, half a century before Spain, France, Britain and the USA.
- The Vasco da Gama Bridge in Lisbon is the longest bridge in Europe at 17,185m (56,381 feet).

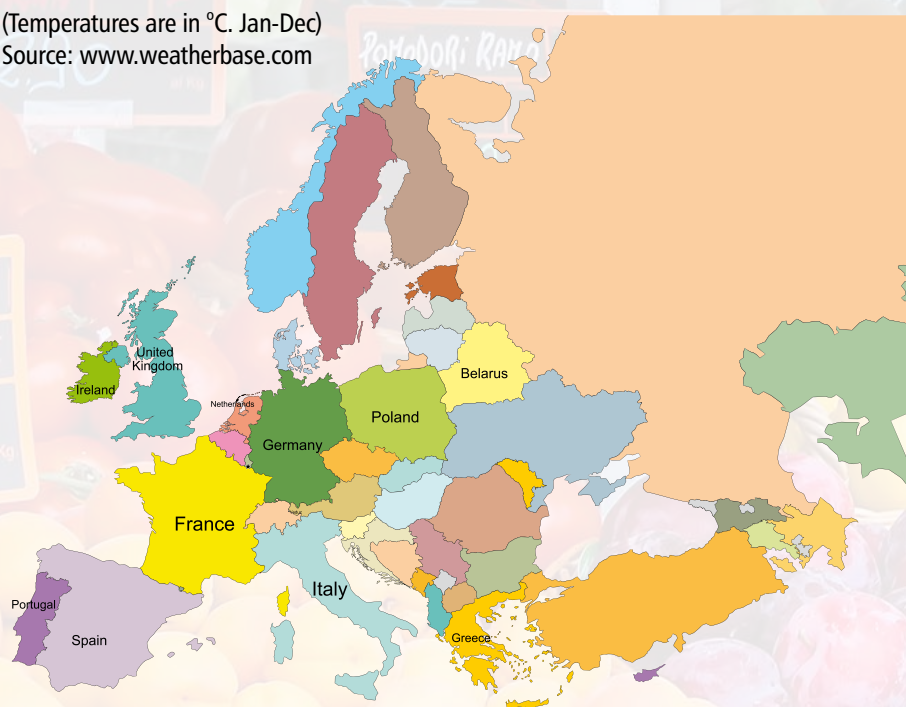


## 23 AVERAGE TEMPERATURES



	January	February	March	April	May	June	July	August	September	October	November	December
Paris	5	6	9	12	15	18	21	20	17	13	8	6
Bordeaux	7	8	10	12	16	19	21	21	19	15	10	7
Madrid	5	7	10	12	16	21	25	24	20	14	9	6
Valencia	12	13	14	16	18	22	25	26	23	19	15	12
Berlin	0	0	4	7	12	16	18	17	14	9	4	1
Munich	-1	0	4	7	12	15	17	17	13	8	3	0
Rome	9	9	11	13	17	21	23	24	21	17	13	9
Milan	1	3	7	11	15	19	22	21	18	12	6	2
Lisbon	12	13	14	15	17	20	23	23	22	18	15	12
Stockholm	-2	-3	0	3	10	14	17	16	11	6	1	-2
Dublin	5	5	7	8	11	14	16	15	13	11	7	6
Paphos	12	12	13	16	19	22	25	25	24	21	17	14

(Temperatures are in °C. Jan-Dec)  
Source: [www.weatherbase.com](http://www.weatherbase.com)





## 24 EU SHOPPING LIST



	UK	France	Spain	Germany	Italy	Portugal
Milk (1 litre)	0.91	0.94	0.57	0.53	0.89	0.44
Loaf of Fresh White Bread (500g)	0.98	1.24	0.69	1.03	1.10	0.76
Eggs (12)	2.06	2.69	1.17	1.30	1.85	1.25
Apples (1kg)	0.83	1.72	1.12	1.47	1.27	0.92
Chicken breast (1kg)	6.52	7.68	4.30	4.92	5.40	3.86
Wine (mid-range)	7.00	3.65	2.92	3.65	3.65	2.92
Rice (1kg)	1.38	1.19	0.70	1.06	1.40	0.62
<b>Total</b>	<b>19.68</b>	<b>19.11</b>	<b>11.47</b>	<b>13.96</b>	<b>15.56</b>	<b>10.77</b>

### NOTE

All prices are in Pound Sterling (conversions as of 28th September 2015) and based upon mid-range brands in mid-range supermarkets. Not all goods are available in the amounts shown and have been standardised to aid comparison. No items on offer have been included. While items may seem cheaper on paper, remember it is all relative as salaries also differ in each destination.



## 25 CASE STUDY - NICKY GARDNER



Name

**Nicky Gardner**

Originally from

**Haringey, London**

Moved to:

**Berlin, Germany**

When

**2002**

Visa used

**None needed**

**Berlin-based Nicky Gardner is a woman who knows her way around the world's currencies. She's not lived in England since 1992, and for the last ten years her home has been in Germany, a country where she also lived for a spell while in her late teens.**

Nicky's decision to emigrate was just one facet of a relentless wanderlust. "I love visiting England," she says, "but ultimately I find Britain just a shade too insular. I have a very strong sense of being European. I like Berlin for its liberal traditions, its unpretentious style and the strong sense that life is something to be enjoyed."

Nicky's desk in her Berlin home is covered with maps, rail timetables and books in several different languages. She clearly slips with ease from language to language. Nicky explains that she already spoke German before moving to Berlin. Her view is that it's folly to emigrate without understanding at least the basics of the local language. "And that's needs to be followed through with the firm intention of acquiring a measure of fluency," she suggests. "The presumption that all foreigners speak English is a very British conceit," she adds.

Nicky and her partner (who is a German national) say they are not committed to Berlin for all time. "We do sometimes think about moving elsewhere," admits Nicky. "And wherever we go – be it Denmark, France or elsewhere – of course we'll learn the language first."

For now, though, they are staying put, both kept busy running the publishing business which they set up in 2005. "Our company trades in several currencies," explains Nicky. "Currency specialists Halo Financial had been a godsend for transferring sterling income to our company's euro account in Germany," she adds.

Pressed to reveal what she most misses about life in England, Nicky smiles and says: "Ordnance Survey maps and pub lunches." As to her top tips for those thinking of leaving England for foreign shores, Nicky suggests that getting the basics in place makes good sense. "I know it sounds boring, but ultimately it's things like pension plans and health cover that scupper so many plans for living abroad."

She does have another tip, though: "Wherever you move, throw yourself into local life. As long as you use the British expat community as an anchor, you'll never really slip into the ebb and flow of mainstream life in your new country of residence."

Wise words from a woman whose work as a writer has seen her explore cultures and communities across the whole of Europe.

**Nicky Gardner is co-editor of hidden europe magazine. Find out more at [www.hiddeneurope.co.uk](http://www.hiddeneurope.co.uk)**



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