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UNITED KINGDOM 2026

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ETA • visas • work • housing • school • NHS



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1. OVERVIEW

The United Kingdom in 2026



The United Kingdom includes England, Scotland, Wales and Northern Ireland.

Main language: English.

Currency: pound sterling (GBP).

Driving is on the left.

To live or work long term, you need the correct immigration status or visa; EU free movement no longer applies.

Rules can differ between the four nations, especially for schools, healthcare, renting and local taxes.

2. ENTRY, ETA AND VISAS

Visiting is not the same as relocating



ETA for short visits. Many European citizens need one. Current fee: £20. It supports visits of up to 6 months; it does not give the right to live or work long term in the UK.

Skilled Worker visa. You need an eligible job offer from an approved sponsor. The standard salary threshold is usually at least £41,700 a year or the occupation going rate, whichever is higher; defined exceptions exist.

Student visa. Requires an offer from a licensed education sponsor plus the relevant financial and language requirements.

No dedicated UK digital nomad visa.

From 25 February 2026 carriers verify digital travel permission before boarding.

3. WORK, PAY AND TAX

What to know for 2026–27



Skilled Worker: eligible job + approved sponsor + usually at least £41,700/year or the going rate, with lower thresholds only in specific cases.

National Living Wage 21+: £12.71/hour from 1 April 2026.

Personal Allowance: £12,570 in 2026–27.

England, Wales and Northern Ireland: main income-tax rates 20%, 40%, 45%; higher-rate threshold £50,270; additional rate above £125,140.

Scotland: different income-tax bands apply.

Employee Class 1 National Insurance: for most workers, 8% between £242 and £967/week and 2% above £967/week.

Tax treatment depends on personal circumstances.

4. HOUSING, RENT AND COSTS

Rental rules changed in 2026



Average UK private rent, Aug 2026: £1,400/month. England £1,459; Wales £846; Scotland £1,013; London £2,332. Source: ONS.

England from 1 May 2026: Section 21 no-fault evictions ended; most private tenancies are periodic; landlords generally cannot require more than one month of rent in advance after signing.

Deposit cap: up to 5 weeks if annual rent is under £50,000, and up to 6 weeks between £50,000 and £100,000. Deposits must be protected in an approved scheme.

Right to Rent: applies in England, not Scotland, Wales or Northern Ireland.

Housing law differs across the four UK nations.

5. SCHOOL AND FAMILY

How to plan if you move with children



In England many children start Reception at age 4.

Full-time education becomes compulsory from the statutory compulsory school age, linked to the fifth birthday.

Standard application deadline: 15 January for primary and 31 October for secondary school.

School rules differ in Scotland and Northern Ireland.

If you arrive during the school year, the local council handles in-year applications.

Choose the school and commute first, then the home.

6. NHS AND HEALTHCARE

How access to care works



Immigration Health Surcharge: £1,035/year for most visa applicants; £776/year for students, their dependants and under-18s in qualifying categories.

Once the IHS is paid where required, NHS access starts from the visa start date, although some services still have charges.

In England anyone can register with a GP for free; ID, proof of address or proof of immigration status are not required to submit registration.

NHS prescriptions in England cost £9.90 per item; rules differ in Scotland, Wales and Northern Ireland.

Practical checklist: GP, health cover, hospital network, medicines, documents.

7. EVERYDAY LIFE

Home, transport, banking, driving and routine



Council Tax: a local household tax; amount and rules depend on the local authority and UK nation.

Transport: public transport is often practical in large cities; outside major centres a car can become important.

Driving: traffic keeps left; rules for foreign licences depend on licence type and status.

Banking: banks may ask for identity and proof of address.

Weather: variable; plan travel and clothing accordingly.

Test your real routine first: home-work-school-supermarket.

8. WHERE TO LIVE?

Four cities, four different lifestyles



LONDON

Largest international job market, extensive transport network, very high housing costs.



MANCHESTER

Large university city and northern business hub; housing generally costs less than London.



EDINBURGH

Scottish capital with universities, services and finance; income-tax rules differ from the rest of the UK.



BRISTOL

South-West city with universities, tech, creative industries and aerospace; housing is expensive.

The right city depends on your job, visa, budget and family routine.



9. FINAL CHECKLIST

Before you relocate to the UK

- ☐ Check the correct visa or status
- ☐ Calculate visa + IHS costs
- ☐ Estimate take-home pay after tax and National Insurance
- ☐ Set a realistic rent and deposit budget
- ☐ Check Right to Rent if you will live in England
- ☐ Choose the school before the home if you have children



- ☐ Register with a GP
- ☐ Contact the local authority for Council Tax where applicable
- ☐ Set up bank account and mobile line
- ☐ Check driving and licence rules
- ☐ Keep digital immigration documents and share code
- ☐ Test the home-work-school-supermarket routine

OFFICIAL SOURCES

- GOV.UK — ETA
- GOV.UK — Skilled Worker visa
- GOV.UK — Income Tax 2026–27
- GOV.UK — Renters' Rights Act / Right to Rent
- ONS — Private rents, Sep 2026
- GOV.UK — Immigration Health Surcharge
- NHS — GP registration

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