

9TH  
EDITION

# Living and Working in Britain



The best-selling, most accurate and most frequently updated book about living in Britain

David Hampshire

# Living & Working in **BRITAIN**

● A Survival Handbook ●



David Hampshire



Survival Books ● Bath ● England

First published in 1991  
Ninth edition published 2017

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Cover photograph: Castle Combe, Wiltshire  
Illustrations, cartoons and maps © Jim Watson

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British Library Cataloguing in Publication Data  
A CIP record for this book is available  
from the British Library.  
ISBN: 978-1-909282-87-2

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Printed in China by D'Print Pte Ltd.

# Acknowledgements

**M**y sincere thanks to all those who contributed to the successful publication of this ninth edition of *Living and Working in Britain* and the previous editions of this book. They include Robbi Forrester Atilgan for updating and research, Peter Read (further research), David Woodworth (proof-reading) and John Marshall (desktop publishing and photo selection), plus Graeme Chesters, Kitty Strawbridge, Joanna Styles, Julia Thorpe, Peter Turner and Catherine Wakelin. Also many thanks to Jim Watson for the illustrations and maps.

Finally, a special thank you to the many photographers – the unsung heroes – whose beautiful images add colour and bring Britain to life.



Southwold Pier, Suffolk

# What Readers and Reviewers Have Said About Survival Books:

"If I were to move to France, I would like David Hampshire to be with me, holding my hand every step of the way. This being impractical, I would have to settle for second best and take his books with me instead!"

**Living France**

"We would like to congratulate you on this work: it is really super! We hand it out to our expatriates and they read it with great interest and pleasure."

**ICI (Switzerland) AG**

"I found this a wonderful book crammed with facts and figures, with a straightforward approach to the problems and pitfalls you are likely to encounter.

The whole laced with humour and a thorough understanding of what's involved. Gets my vote!"

**Reader (Amazon)**

"Get hold of David Hampshire's book for its sheer knowledge, straightforwardness and insights to the Spanish character and do yourself a favour!"

**Living Spain**

"Rarely has a 'survival guide' contained such useful advice – This book dispels doubts for first time travellers, yet is also useful for seasoned globetrotters – In a word, if you're planning to move to the US or go there for a long term stay, then buy this book both for general reading and as a ready reference."

**American Citizens Abroad**

"It's everything you always wanted to ask but didn't for fear of the contemptuous put down – The best English language guide – Its pages are stuffed with practical information on everyday subjects and are designed to complement the traditional guidebook."

**Swiss News**

"A must for all future expats. I invested in several books but this is the only one you need.

Every issue and concern is covered, every daft question you have but are frightened to ask is answered honestly without pulling any punches.

Highly recommended."

**Reader (Amazon)**

"Let's say it at once. David Hampshire's *Living and Working in France* is the best handbook ever produced for visitors and foreign residents in this country; indeed, my discussion with locals showed that it has much to teach even those born and bred in l'Hexagone. It is Hampshire's meticulous detail which lifts his work way beyond the range of other books with similar titles. This book is absolutely indispensable."

**The Riviera Reporter**

"Covers every conceivable question that might be asked concerning everyday life – I know of no other book that could take the place of this one."

**France in Print**

"It was definitely money well spent."

**Reader (Amazon)**

"The ultimate reference book – Every conceivable subject imaginable is exhaustively explained in simple terms – An excellent introduction to fully enjoy all that this fine country has to offer and save time and money in the process."

**American Club of Zurich**

# Important Note

Britain is a diverse country with many faces, a variety of ethnic groups, religions and customs, and continuously changing rules, regulations – particularly with respect to immigration, social security, the National Health Service, education and taxes – interest rates and prices. Note that a change of government in Britain can also have far-reaching effects on many important aspects of life. However, the biggest change in a generation (or two) is the historic vote by the British people in 2016 to leave the European Union (see page 18).

I cannot recommend too strongly that you check with an official and reliable source (not always the same) before making any major decisions or taking an irreversible course of action. Don't, however, believe everything you're told or read, even – dare I say it – herein!

To help you obtain further information and verify data with official sources, useful websites and references to other sources of information have been included in all chapters and in **Appendix A**. Important points have been emphasised throughout the book, some of which it would be expensive or foolish to disregard.

## Note

**Unless specifically stated, the reference to any company, organisation or product in this book doesn't constitute an endorsement or recommendation. None of the businesses (except advertisers), organisations, products or individuals have paid to be mentioned.**

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# Author's Notes

- ◆ 'Britain' – as used in this book – comprises Great Britain (the island which includes England, Wales and Scotland) and Northern Ireland, the full name of which is the 'United Kingdom of Great Britain and Northern Ireland', usually shortened to 'UK'; Britain and the UK are therefore (again, as used in this book) to all intents and purposes, synonymous. The British Isles is the geographical term for the group of islands, which includes Great Britain, Ireland and many smaller islands surrounding Britain. I have attempted to be specific regarding information that applies to Britain or the UK as a whole and those that apply only to England, Wales, Scotland or Northern Ireland.
- ◆ Frequent references are made in this book to the European Union (EU), which comprises Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK. The European Economic Area (EEA) comprises the EU countries plus the European Free Trade Association (EFTA) countries of Iceland, Liechtenstein and Norway, plus Switzerland (which is an EFTA member but not a member of the EEA). In this book, references to the EU generally also apply to EEA countries and Switzerland.
- ◆ All times are shown using the 12-hour clock; times before noon are indicated by the suffix 'am' and times after noon by 'pm'.
- ◆ Unless otherwise stated, all prices quoted are in pounds sterling (GB£) and include VAT at 20 per cent. They should be taken as estimates only, particularly property prices – which change frequently – although they were correct at the time of publication.
- ◆ His/he/him also means her/she/her (please forgive me ladies). This is done to make life easier for both the reader and the author, and isn't intended to be sexist.
- ◆ British English and spelling is used throughout the book.
- ◆ A list of **Useful Websites** is contained in **Appendix A**.
- ◆ A physical map of the UK is shown inside the front cover and a map of the counties inside the back cover.



# Introduction

Whether you're already living or working in Britain or just thinking about it – this is **THE book** for you. Forget about those glossy guide books, excellent though they are for tourists; this book was written especially with you in mind and is worth its weight in black pudding. Furthermore, this fully revised and updated 9th edition is printed in colour. *Living and Working in Britain* has been written to meet the needs of anyone wishing to know the essentials of British life – however long your intended stay, you'll find the information contained in this book invaluable.

General information isn't difficult to find in Britain; however, reliable and current information specifically intended for foreigners living and working in Britain isn't so easy to find, least of all in one volume. Our aim in publishing this book is to help fill this void and provide the comprehensive, practical information necessary for a relatively trouble-free life. You may have visited Britain as a tourist, but living and working there is a different matter altogether. Adjusting to a different environment and culture and making a home in any foreign country can be a traumatic and stressful experience, and Britain is no exception.

*Living and Working in Britain* is a comprehensive handbook on a wide range of everyday subjects and represents the most up to date source of general information available to foreigners in Britain. It isn't, however, simply a monologue of dry facts and figures, but a practical and entertaining look at life.

Adjusting to life in a new country is a continuous process, and although this book will help reduce your novice phase and minimise the frustrations, it doesn't contain all the answers (most of us don't even know the right questions to ask!). What it *will* do, is help you make informed decisions and calculated judgements, instead of uneducated guesses and costly mistakes. Most importantly, it will save you time, trouble and money, and repay your investment many times over.

Although you may find some of the information a bit daunting, don't be discouraged. Most problems occur only once and fade into insignificance after a short time (as you face the next half a dozen ...). Most foreigners in Britain would agree that, all things considered, they love living there. A period spent in Britain is a wonderful way to enrich your life, broaden your horizons, and, with any luck (and some hard work) you may even make your fortune. I trust this book will help you avoid the pitfalls of life in Britain and smooth your way to a happy and rewarding future in your new home.

**Good Luck!**

*David Hampshire*

January 2017





# 1.

## FINDING A JOB

**F**inding a job in the UK isn't always straightforward, even for qualified and experienced citizens of European Union (EU) countries seeking work in the UK's major cities. Nevertheless, many foreigners – and particularly Europeans – find that the number and variety of opportunities in the UK far outweigh those in their home countries. If you don't automatically qualify to live or work in the UK, for example by birthright or as an EU national, you'll usually find it more difficult to obtain a work permit (see page 51) than to find a job. And do be aware that the position of EU nationals in the UK is likely to change with the UK's decision to leave the EU, expected to take effect no later than March 2019 (see Brexit below for more information).

The UK is a small country with a relatively large population (and high population density), high youth unemployment, an expensive social security (welfare) and state health system, and an acute lack of housing, all of which make immigration something of a sensitive issue. The government has talked about taking steps to substantially reduce the number of foreigners permitted to settle in the UK in recent years, without actually doing anything. However, the large huge influx of workers from EU (mostly Eastern European) countries in the last decade or so has resulted in high net migration, which was a key factor in the Brexit vote.

The size of the foreign-born population in the UK increased from around 3.8 million in 1993 to over 8.3 million in 2014, during which period the number of foreign citizens increased from around 2 million to over 5 million. The total workforce in the UK is around 32 million, including almost 8.5 million part-time workers.

### BRITAIN & THE EUROPEAN UNION

While Britain remains a member of the EU, nationals of all EU countries (except Croatia, until 2018) have the right to freely enter, live and work in the UK – or any other member state – without a work permit provided they have a valid passport or national identity card and comply with that member state's laws and regulations on employment. EU nationals are entitled to the same treatment as British citizens in matters of pay, working conditions, access to housing, vocational training, social security and trade union rights. Their immediate dependants are also entitled to join them and enjoy the same rights.

The UK has long been a somewhat reluctant member of the EU, which culminated in a referendum (the second such referendum since 1975) on UK membership in June 2016 when the UK voted to leave the EU. When the UK joined the EU many believed they were joining a trading block (albeit a protectionist one designed to keep non-EU goods and people out), but the EU has developed into a political

union with all the ramifications that involves, not least a considerable loss of sovereignty.

## Brexit

The most important consideration for anyone planning to live or work in Britain, either in the short or long term, is Britain's historic decision to leave the European Union (EU) – termed Brexit (British Exit) – in a referendum held on 23rd June 2016. The actual mechanism to leave the EU will begin with the invoking of Article 50 – due to happen before the end of March 2017 (after this book goes to press) – after which the UK will have two years to 'negotiate' its exit from the EU.

One of the key points of the negotiations will be the rights of EU nationals to live and work in the UK (and UK nationals to live and work in the EU), given that the UK's stated intention is to leave the EU single market and the customs union (EU free trade area) – a so-called 'hard' Brexit (a 'soft' Brexit would mean somehow remaining within the single market).

The British government plans to restrict freedom of movement of people from the EU, but also wishes to retain as much access to the single market as possible: some sort of compromise over both is likely as it's in both parties' interests.

Leaving the EU won't only affect the UK's relationship and trade with the EU and the 27 other member countries, but it will also influence the relationship between England and the other countries that make up the United Kingdom (not least Scotland, which voted to remain in the EU, and Northern Ireland, which has a land border with the Republic of Ireland, an EU member). It will also have a huge influence on Britain's future European and world trade relations, exchange rates, cost of living and laws.

The consequences of leaving the EU will probably take many years to become clear, but

a certain amount of turmoil is expected in the short to medium term. However, the immediate Armageddon forecast by the remain campaign didn't materialise (although the pound has predictably fallen in value) – and probably never will – and although the uncertainty regarding future trading arrangements is causing anxiety among exporting businesses, many experts and analysts believe that the UK will eventually be better off as an independent nation.

## EMPLOYMENT PROSPECTS

You shouldn't count on obtaining employment in the UK unless you've a firm job offer, special qualifications and/or experience for which there's a strong demand – unless, of course, you're looking for a part-time or low-paying job, for which there are usually plenty of vacancies, particularly in London. If you want a good job, you must usually be well qualified and speak fluent English. If you plan to arrive in the UK without a job – always assuming you've the right to legally work in the UK – you should have a detailed plan for finding employment on arrival and try to make some contacts before you arrive (the internet is invaluable in this respect). It's difficult to find permanent work in rural areas, and it isn't plain sailing in cities and large towns unless you've skills or experience that are in demand.

### SURVIVAL TIP

Many people turn to self-employment or starting a business in order to make a living, although this path is strewn with pitfalls for newcomers.

Before moving to the UK to work, you should dispassionately examine your motives and credentials and ask yourself the following questions: Do you need a firm job offer in

order to obtain a work visa? What kind of work can you realistically expect to do? What are your qualifications and experience? Are they recognised in the UK? How good is your English? Are you prepared to take a low-paid job in order to improve your English and gain experience? Are there any jobs in your profession or trade in the region where you wish to live? Could you become self-employed or start your own business? The answers to these and many other questions can be quite disheartening, but it's better to ask them before moving to the UK rather than afterwards.

## UNEMPLOYMENT

Unemployment rose sharply after the financial crisis and recession during the late 2000s but has been falling since 2013 and the UK's official unemployment rate stood at 4.9 per cent or just over 1.6 million people in mid-2016. Some analysts claim that the real unemployment figure is much higher when the 'economically inactive' – those formerly seeking work, who've simply given up because they cannot find any – are included in the statistics.

Unemployment varies from region to region. In large parts of northern England, the Midlands, Scotland, Wales and Northern Ireland, it's far higher than the national average, particularly in regions where the emphasis has been on traditional manufacturing, employing semi-skilled or unskilled workers. The inner cities suffer from a similar problem, and are characterised by long-term unemployment among the middle-aged, and even some London boroughs have above-average levels of unemployment. Another worrying trend in recent years has been the rise in youth unemployment, which hit a peak of 22 per cent in 2012, although in mid-2016 the unemployment rate among 16- to 24-year-olds had fallen to 13.6 per cent (620,000).



The UK suffers from low investment, mediocre skill levels, low productivity, high labour costs and the lack of a clear strategy for the future. The manufacturing sector has long been in decline, although there has been a recovery in certain industries (e.g. car manufacturing) in recent years. Even once bullet-proof industries are fading away or feeling the pinch and reports about the loss of manufacturing jobs are a perennial feature of news bulletins, although these have been compensated for by the increase in jobs in the service sector. However, low interest rates in recent years and the reduced value of the pound in 2016 (after the Brexit vote) has given exports a boost.

Unemployment is no respecter of age or experience. Just as many school leavers struggle to get work, so redundant managers in their 40s and 50s have found it increasingly difficult to find jobs. Many secure professions such as banking, insurance and the civil service no longer offer 'jobs for life'. The lesson is that nobody is immune from unemployment: accountants, bankers and IT experts have all felt its chilly blast over the last few decades. For today's manager, job security comes from having saleable skills (constantly updated with further education and training) and a portable pension to go with them.

## WORKING HOURS

Although the British don't have a reputation for hard work, many Britons are workaholics, particularly among the managerial and professional classes, and most Britons see themselves as hard-working. British employees work among the longest average hours in the European Union and 12-hour days and work-filled evenings aren't uncommon. Redundancies and cost-cutting have increased the pressure on employees, particularly white-collar workers, many of whom now do the work of two or more people. Stress, anxiety and depression due to overwork are increasingly common complaints, and account for the loss of over 11 million working days a year, according to a recent Health and Safety Executive report. See also **Working Hours** on page 34.

## INDUSTRIAL RELATIONS

A huge reduction in strikes in the '80s and '90s has essentially continued, particularly in the private sector, although government budget cuts since 2011 have pushed many public sector workers to threaten and even carry out coordinated industrial action, a situation that looks likely to continue. Anti-union legislation by the Conservative government in the '80s muzzled the trade union movement and unions must now ballot members before undertaking industrial action. However, there was a worrying trend in 2016 when some union bosses seemed keener for their members to strike than negotiate with management, which

culminated in a series of strikes, e.g. by junior doctors and railway workers.

## QUALIFICATIONS

The most important qualification for working in the UK is the ability to speak English fluently (see pages 28 and 135). Once you've overcome this hurdle, you should establish whether your trade or professional qualifications and experience are recognised. If you aren't experienced, British employers expect your studies to be in a relevant discipline and to have included work experience, i.e. on-the-job training. Professional or trade qualifications are required to work in many fields in the UK, although these aren't as stringent as in some other EU countries.

Theoretically, qualifications recognised by professional and trade bodies in one EU country should be recognised in the UK. In practice, recognition varies from country to country, and in some cases foreign qualifications aren't recognised by British employers or professional and trade associations. All academic qualifications should also be recognised, although they may be given less 'value' than equivalent British qualifications, depending on the country and the educational establishment concerned. A ruling by the European Court declared that when examinations are of a similar standard and differences aren't extensive, then individuals ought to be required to take additional examinations only in the particular subject areas which don't overlap, in order for their qualification to be acceptable.

For a comparison of academic qualifications or to find out whether a foreign vocational qualification is recognised in the UK and what its British equivalent is, contact UK NARIC (Oriel House, Oriel Road, Cheltenham, Glos. GL50 1XP, 0871-330 7033, [www.naric.org.uk](http://www.naric.org.uk)). You can find out whether your profession is



regulated in the UK via the UK National Contact Point (NCP) website ([www.ecctis.co.uk/UK%20ncp/default.aspx](http://www.ecctis.co.uk/UK%20ncp/default.aspx)). If your profession isn't listed, it probably isn't regulated and you'll need to contact UK NARIC to find out the equivalent British qualification.

## GOVERNMENT EMPLOYMENT SERVICE

Jobcentre Plus is the name of the government employment service; until 2011 it was an executive agency of the Department of Work and Pensions, although now it's just a brand. Its task is to provide help for the unemployed, but particularly those who've been jobless for over six months or who are disabled or disadvantaged. It's responsible for paying unemployment benefits – Jobseeker's Allowance (JSA) and Employment and Support Allowance (ESA) – through its network of offices, helping with other relevant benefits, and otherwise assisting in two ways: by placing people directly in jobs and by offering guidance and counselling so that jobseekers can find the best way to return to employment, e.g. through education or training.

Jobcentre Plus offices advertise jobs and training courses, operate a number of programmes and training initiatives, and provide a wide range of publications about the help available. Jobs are advertised online via Universal Jobmatch ([www.gov.uk/jobsearch](http://www.gov.uk/jobsearch)), part of the UK government's all-encompassing public sector information website Gov.uk ([www.gov.uk](http://www.gov.uk)), which also provides information on benefits, voluntary positions and much more.

Although most towns have at least one Jobcentre Plus office, there's increasing pressure on jobseekers and benefit claimants to search and apply online, so rather than filling out forms applicants are now encouraged to phone a call centre and speak to an agent – or fill out an online form – and staff will arrange

A wide range of jobs is advertised on the Universal Jobmatch website, which is managed by the employment website Monster ([www.monster.co.uk](http://www.monster.co.uk)). Jobs can be searched via job title, skills or location, e.g. chef, accounting or Leeds, but you need to log in to save search results and apply for jobs. Increasingly jobseekers are being encouraged to go online to look for work and Jobcentres have terminals where you can search for jobs if you don't have internet access at home.

an interview, if necessary, at a local Jobcentre. You can still drop into a Jobcentre but you may be nudged in the direction of the computers or required to make an appointment to see an advisor.

Check the Universal Jobmatch website regularly; employers post new job leads daily and the good ones don't remain vacant for long. Some job-hunters claim the better positions disappear before they even make it onto the website! When you hit the 'Apply' button you may be redirected to the employer's website where you can apply for the job directly. For more help call Jobcentre Plus (0345-606 0234) or contact your local Jobcentre via the central number (0345-604 3719).

## European Employment Service

Jobcentre Plus is also responsible for European Employment Service (EURES) operations in the UK, which is the European system for exchanging job applications and vacancies between member states. Details are available in all Employment Service offices in each member country, plus advice on how to apply for jobs.

Local offices also have access to overseas vacancies held on the National Vacancy Computer System (NATVACS). The main source of information is the EURES Job Mobility Portal (<http://ec.europa.eu/eures/home>).

jsp?lang=en), which contains details of national employment agencies, EURES advisors and a lengthy (if sometimes out of date) listing of jobs in each country.

## RECRUITMENT CONSULTANTS

Private recruitment consultants and employment agencies proliferate in all major cities and towns in the UK (in London they even outnumber pubs), and are big business. Most large companies are happy to engage consultants to recruit staff, particularly when they're seeking executives, managers and professional employees. Head-hunters, as they're also known, account for around two-thirds of all top level executive appointments in the UK, while others specialise in certain fields only, such as nursing and medical staff; computer and IT specialists; accounting, sales, secretarial and office staff; engineering and technical specialists; and catering, industrial and construction workers.

Many more deal exclusively with 'temps', i.e. temporary office staff, baby-sitters, home carers, nannies and au pairs, housekeepers, cooks, gardeners, drivers, hairdressers, security guards, cleaners, labourers and factory hands. Specialist nursing agencies, which are fairly common, also cover related occupations such as physiotherapy, occupational and speech therapy, and dentistry, plus domiciliary and residential care workers.

Agencies, which must be licensed by local councils, don't usually charge employees a fee, but are paid by employers. Hourly rates paid should include an additional amount in lieu of holiday pay after a qualifying period, if employees don't take a paid annual holiday. Agencies must deduct PAYE income tax (see **Chapter 14**) and National Insurance contributions (see **Chapter 13**) if employees don't operate their own limited company.

If you're using agencies to look for work, you'll find an outline of your legal rights at [www.gov.uk/agency-workers-your-rights/overview](http://www.gov.uk/agency-workers-your-rights/overview).

A list of agencies specialising in particular trades or professions is available from the Recruitment and Employment Confederation (020-7009 2100, [www.rec.uk.com](http://www.rec.uk.com)). To find local agencies google 'employment agencies in xxxx' (insert the name of the town or area) or look in the Yellow Pages under 'Employment Agencies' (visit [www.yell.com](http://www.yell.com)) and in local newspapers. Agency jobs are also advertised via the internet and many recruiters post jobs on the Universal Jobmatch website ([www.gov.uk/jobsearch](http://www.gov.uk/jobsearch)).

## CONTRACT JOBS

Contract, or freelance, jobs for specialists in fields such as accountancy, engineering, IT and nursing are available through many employment agencies. Rates vary considerably, but rise to £100 an hour or more for, say, a highly-qualified computer specialist.

Contract work may be sub-contracted or obtained directly from a particular company. Contractors may work at home or on a client's or contract company's premises. Sub-contractors in the building industry (and some others) require a special permit in order to be classed as self-employed. The potential for home-based work in the UK is huge, particularly within the computer industry, which is keen to exploit the number of IT professionals (particularly women) wishing to work part-time from home. There are many websites, such as [www.contractoruk.co.uk](http://www.contractoruk.co.uk), [www.contractjobs.com](http://www.contractjobs.com) and [www.itcontractjobs.co.uk](http://www.itcontractjobs.co.uk), targeted at those looking to hire staff or obtain contract work.

Workers for most British consultancy companies are permanent company employees, although they often work full time

for another organisation on a contractual basis (it can become quite complicated). Contract workers who wish to be classed as self-employed must set up a limited company (the most common choice for long-term contractors) or register as a sole trader ([www.gov.uk/set-up-sole-trader/overview](http://www.gov.uk/set-up-sole-trader/overview)); otherwise PAYE income tax and National Insurance contributions must be deducted from payments by their employer, e.g. an employment agency.

Non-EEA employees of foreign companies who are living and working in the UK temporarily require a work permit, which must be obtained by their British employer (unless employment is for a brief period only). Many British companies avoid the need for work permits (and save money) by out-sourcing tasks to overseas companies (e.g. in Eastern Europe and Asia) where labour is much cheaper.

## MINIMUM WAGE

The UK has a minimum wage – actually two different minimum wage rates, the National Minimum Wage and the National Living Wage, introduced in April 2016 (see [www.gov.uk/national-minimum-wage-rates](http://www.gov.uk/national-minimum-wage-rates)).

The National Minimum Wage is the minimum hourly rate that most workers are entitled to by law, which depends on a worker's age and whether they're an apprentice. In October 2016 it was £6.95 per hour for those aged 21-24, £5.55 for those aged 18-20, £4 for under 18s and £3.40 for first-year apprentices. The National Living Wage was introduced in April 2016 and is in effect a national minimum wage for all working people aged 25 and over; it's set at a minimum rate of £7.20 per hour (October 2016).

In 2015, the government decreed that the minimum wage premium for employees aged over 25 should be 60 per cent of average earnings by 2020, by which time it's expected

to rise to around £9 per hour. However, this may be reviewed, as many employers have expressed opposition to the increased minimum wage, which has resulted in sharply increased labour costs. National Minimum Wage rates change in October, while the National Living Wage rate changes in April.

Nobody should receive less than the minimum wage. You can use the confidential Pay and Work Rights helpline (0800-917 2368) to obtain information or to make a complaint if you're being underpaid.



The minimum wage should not be confused with the **voluntary living wage**, which is an alternative hourly rate based on the amount people need to cover the basic costs of living and was £8.25 in 2016 (£9.40 in London). It's set by the Living Wage Foundation ([livingwage.org.uk](http://livingwage.org.uk)) and is a voluntary rate, but nearly 3,000 UK employers choose to pay it and the figure is rising.

## PART-TIME JOBS

Some 8.5 million people (three-quarters of them women) work part-time in the UK in offices, pubs, shops, factories, cafés and restaurants, and many young foreigners combine part-time work with study and improving their English. Most part-time workers are poorly paid, although the introduction of the minimum wage (see above) in 1999 improved matters.



Part-time employees formerly enjoyed little protection from exploitation by employers, but the Part-time Workers (Prevention of Less Favourable Treatment) Regulations 2000 and two subsequent amendments changed that. Part-time workers must now receive the same hourly pay and overtime rate as comparable full-time workers, equal rights to sickness and maternity pay, paid holiday entitlement in proportion to that of comparable full-time staff, and similar access to pension schemes. There should be no difference in the length of service required to qualify for these benefits.

The definition of a part-time worker under new legislation is one who works fewer than the normal hours for the business in question. These regulations apply to all businesses, but not all employers are aware of them. An increasing number of companies operate a job-share scheme, where two or more employees share one job and divide the hours between them.

In March 2016 over 800,000 workers were employed on zero-hours contracts, under which employer aren't obliged to provide workers with any minimum working hours, and workers aren't obliged to accept any of the hours offered. These contracts have grown in popularity with employers (but not employees) since the 2008 global financial crisis and are especially prevalent in the health, domiciliary care, hospitality and warehousing sectors.

Many jobs listed below under Temporary & Casual Jobs are also available on a permanent part-time basis.

## TEMPORARY & CASUAL JOBS

Temporary and casual jobs differ from part-time jobs in that these jobs are usually for a fixed period only, e.g. from a few hours to a few months, or work may be intermittent. People employed in temporary, seasonal and casual jobs comprise around 6 per cent

of all employees. Around two-thirds of large companies use temporary staff at some time, mostly in the summer when permanent staff are on holiday, and usually in clerical positions. Employers usually require your national insurance number and sometimes a P45 tax form (see **Chapter 14**).

Some employers, illegally, pay temporary staff in cash without making any deductions for tax or national insurance (see **Working Illegally** on page 27).

Casual workers are often employed on a daily, first-come, first-served basis. Pay for casual work is usually low and is sometimes paid cash in hand.

Temporary jobs are also advertised in on the Universal Jobmatch website ([www.gov.uk/jobsearch](http://www.gov.uk/jobsearch)) and on community websites such as Gumtree ([www.gumtree.com](http://www.gumtree.com)).

For information about your legal obligations regarding tax and National Insurance, contact HM Revenue and Customs ([www.gov.uk/government/organisations/hm-revenue-customs](http://www.gov.uk/government/organisations/hm-revenue-customs)).

## WORKING WOMEN

Women make up around 47 per cent (over 15 million) of the total British workforce of some 32 million, of which over 8 million are part-time employees. A woman doing the same, or broadly similar, work as a man and employed by the same employer is legally entitled to the



same salary and other terms of employment. As in most western countries, although there's no official discrimination, in practice this often isn't the case. On average, women earn around 25 per cent less than men, although the pay gap between the sexes is narrowing, particularly in senior positions. In recent years, employers have been trying harder to retain their female staff and many have established crèches and even 'granny' crèches (for elderly parents) to discourage employees from leaving.

Although women are breaking into the professions and the boardroom in ever-increasing numbers, they often find it difficult to reach the very top of their profession, where males continue to dominate. The main discrimination among women executives and professionals isn't in salary or title, but in promotion opportunities, as many companies and organisations are reluctant to elevate women to important positions (partly due to fears that they may leave and start a family). This invisible barrier is known as the 'glass ceiling'.

Although 'the best man for the job is often a woman', this isn't always acknowledged by employers, many of whom still prefer the standard male candidate aged between 25 and 40.

Self-employment among women in the UK has increased steadily since the '90s, particularly among women from ethnic minorities, despite the fact that banks and other financial institutions are reluctant to provide finance. Women now make up almost one-third of the self-employed and over 30 per cent of new businesses are started by women. Prowess ([www.prowess.org.uk](http://www.prowess.org.uk)) is an association supporting women to start and grow their business, while a useful website

for following current developments is [www.everywoman.com](http://www.everywoman.com).

## SALARIES

It can be difficult to determine the salary you should command in the UK, and getting the right pay for the job is something of a lottery. Salaries can also vary considerably for the same work in different parts of the UK. Those working in London and the southeast are the highest paid, mainly due to the higher cost of living, particularly accommodation (although the disparity between the north and south of England contracts and expands in response to economic developments).

Usually, salaries are negotiable and it's up to each individual to ensure that he receives pay and benefits commensurate with his qualifications and experience (or as much as you can get!). Minimum salaries exist in some trades and professions, but generally it's every man for himself. In some companies, trades and professions, along with the public sector, wages are decided by national pay agreements with the unions.

Your working hours in the UK may differ from those elsewhere and depend on your profession and where you work. For most executives, professionals and 'white-collar' or office workers, between 35 and 38 hours a week is the official norm, particularly in London and other major cities. 'Blue-collar' (manual) workers theoretically work from 37.5 to 40 hours a week, although for many it's much longer when overtime is included.

There's now officially a maximum (optional) 48-hour week under EU regulations, although actual working hours in the UK are longer than in many other EU countries.

The huge disparity between the salaries of the lowest and highest paid employees in the UK is far wider than in most other western European countries. At the bottom end of

the scale, some 15 per cent of employees earned less than £3.50 an hour before the statutory minimum wage set at that figure was introduced in April 1999. At the other extreme, executive and managerial salaries have been increasing in leaps and bounds and are now far higher than in other European countries.

In 2016, the average salary for a chief executive officer (CEO) of one of the UK's top 100 companies was over £4 million, taking into account performance-related bonuses, share options and 'fringe benefits' (known as perks – short for perquisites) such as chauffeured company cars. Corporate 'fat-cat' abuse of salaries and perks is more prevalent in the UK than in any other industrialised country. Surprisingly, even failure to produce a profit rarely impacts on 'performance' bonuses enjoyed by CEOs.

Salaries for some professionals have also soared in recent years, e.g. top commercial lawyers can earn well over £1 million a year! Meanwhile, back in the real world, the Annual Survey of Hours and Earnings compiled by the Office for National Statistics, stated that the average UK worker earned £27,600 in the 2014-15 tax year.

Many employees, particularly company directors and senior managers, enjoy perks (benefits) the value of which may even exceed their monthly salary. Most companies offer benefits for executives and managers which may even continue after retirement, and may include a free company car (possibly with a chauffeur); free health insurance and health screening; paid holidays; private school fees; cheap or free home loans; rent-free homes; free rail season tickets; free company restaurants; non-contributory company pensions; share options; interest-free loans; free tickets for sports events and shows; free subscriptions to clubs; and 'business' conferences in exotic places.

The perks of board members in many companies make up almost 50 per cent of their total remuneration (to keep it out of the hands of the tax man). In addition, executives often receive a huge 'golden hello' when they start a job, and a similar payment (which can sometimes run into millions of pounds) should they be made redundant or be forced to resign.

## SELF-EMPLOYMENT

Anyone who's a British citizen, an EU national or a permanent UK resident (see **Chapter 3**) may work as a self-employed person in the UK. This includes participating in partnerships and co-operatives, operating a franchise and doing commission-only jobs, as well running a private business. Unlike most other EU countries, there are few restrictions and little red tape for anyone wanting to start a business or enter self-employment in the UK. One of the government's main initiatives for reducing unemployment has been to encourage people to start their own businesses.

The number of self-employed has risen dramatically over the past 20 years, and is now over 15 per cent of the labour force (over 4.5 million people), which is among the highest in the European Union and rising. Redundancy (and the difficulty in finding full-time employment) is often the spur for the over 45s to start their own business. Those aged 45

### Caution

For many people, starting a business is one of the quickest routes to bankruptcy known to mankind. In fact, many people who open businesses would be better off investing in lottery tickets – at least they would then have a chance of getting a return on their investment! Most experts reckon that if you're going to work for yourself you must be prepared to fail.

to 55 account for a disproportionate number of new business start-ups (although many are hollow 'consultancies', where professionals eke out a living on commission), while the number of over 65s who are self-employed more than doubled to half a million between 2009 and 2014.

## Information & Professional Advice

A wealth of free advice and information for budding entrepreneurs is available from government agencies, local councils and the private sector. Many books are published on self-employment and starting your own business including *The Financial Times Guide to Business Start Up* (annual) and *The FT Essential Guide to Developing a Business Strategy: How to Use Strategic Planning to Start Up or Grow Your Business* (both FT Publishing). Libraries are also another excellent source of information.

A large number of local authority agencies and government departments provide free professional advice and assistance about starting and running a business, including finance and borrowing; marketing and selling; setting up and naming a company; bookkeeping and tax; premises and employment; advertising and promotion; patents and copyright; and equipment and computing. These include the government-run Business Support Helpline (0300-456 3565; see [www.gov.uk/business-support-helpline](http://www.gov.uk/business-support-helpline) for numbers in Scotland, Wales and Northern Ireland) and enterprise or business advice centres, some of which are financed by local councils. To find your local enterprise or advice centre, search online or consult your local telephone directory or Yellow Pages.

Local support is available through the National Enterprise Network which directs you to enterprise support services across England

([www.nationalenterprisenetwork.org](http://www.nationalenterprisenetwork.org)); there are similar online 'hubs' for Scotland, Wales and Northern Ireland. The best place to start is the Gov.uk website ([www.gov.uk/starting-up-a-business](http://www.gov.uk/starting-up-a-business)). Another useful website is Start Up Britain ([www.startupbritain.org](http://www.startupbritain.org)), which is packed with advice from entrepreneurs.



If you wish to start a business in the London area, a number of organisations exists to help, including Greater London Enterprise (10-12 Queen Elizabeth Street, London SE1 2JN, 020-7403 0300, [www.gle.co.uk](http://www.gle.co.uk)), set up by the London boroughs.

## WORKING ILLEGALLY

There are millions of people working illegally in the UK (including many children), although only a relatively small percentage are foreigners. The vast majority of illegal workers are British or foreign nationals who've the right to work in the UK, but who fail to declare their income (or total income) to HM Revenue and Customs. The illegal labour market (usually called the black or shadow economy) thrives in the UK, and is estimated to be worth some £150 billion a year (around 10 per cent of national income), which although high is estimated to be only half that of Greece, Italy or Spain.

If you're tempted to work illegally, you should be aware of the consequences, as the black economy is a risky business for both employers and employees. A foreigner found working illegally is usually fined and may be deported and may be refused future entry into the UK. Non-payment of income tax or national Insurance is a criminal offence in the UK and offenders are liable to large fines and even imprisonment. Employees without permits have no entitlement to government or company pensions, unemployment benefits, accident insurance at work or legal job protection.

## LANGUAGE

English is the most important and most widely used language in the world, and is spoken by some 1.5 billion people as their first or second language. It's the world's *lingua franca* and is the language of the United Nations, international peacekeeping, world banking and commerce, air traffic control, academic research, computers (particularly the internet), space travel, scientific discovery, news gathering and popular entertainment.

If you're planning to live or work in the UK you'll need to speak, read and write English well enough to find your way around, e.g. dealing with government officials, public transport and shops, and to understand and hold conversations with the people you meet. Your English proficiency is important if you've a job requiring a lot of contact with others or which involves speaking on the telephone or dealing with other foreigners, who may all speak their own 'dialect' of English.

It's particularly important for students to have a high standard of English, as they must be able to follow lectures and take part in discussions in the course of their studies. This may also require a much wider and more technical or specialised vocabulary. For this reason, most universities and colleges won't

If you wish to improve your English before starting work or a course of study in the UK, there are language schools throughout the country where you can enrol in a part-time or full-time course lasting from a few weeks to a year (see **Chapter 9**).

accept students who aren't fluent in English and many require a formal qualification, e.g. a pass at GCSE or the Cambridge proficiency examination. Prospective students can assess their English fluency by taking the International English Language Testing Service (IELTS) test at British Council offices in over 100 countries.

Non-EU nationals wishing to settle permanently in the UK must pass the 'knowledge of life and language in the UK' test (better known as the Life in the UK test) as a condition of their application. This applies to spouses and partners as well as to highly skilled migrant workers. Since 2010, spouses and partners, including fiancé(e)s and same-sex partners, must prove their English language ability before being granted an entry visa. For more information on language requirements and approved courses, see the UK Visas and Immigration section of the Gov.uk website ([www.gov.uk/government/organisations/uk-visas-and-immigration](http://www.gov.uk/government/organisations/uk-visas-and-immigration)).

Whether you speak British or American English (or some other form) is usually irrelevant, although some foreigners have a problem understanding the British (who often don't understand each other's accents), and even Americans initially have some problems understanding the natives. The main difference between standard British English and standard American English is in the spelling (English spelling is a minefield) and pronunciation, plus a 'few' colloquialisms thrown in to confuse the issue. There are many regional accents in the UK, which is the way people pronounce

their words, but few dialects, where a unique vocabulary, grammar and idiom are employed. The English spoken by television and radio newsreaders is usually referred to as 'Standard English'.

If you're working or living in Wales and have children of school age, they may be obliged to learn Welsh – something that has proved unpopular with non-Welsh parents. In the north-western Highlands and Islands of Scotland, some 60,000 people speak Gaelic, which is taught (but isn't compulsorily) in schools in the region. Similarly, Irish is an optional subject in schools in Northern Ireland.

