



UNITED KINGDOM

Cost of Living

Geographical Variation

The cost of living in the UK varies significantly based on location. London is generally the most expensive city, and salaries there tend to be higher to match living costs. Many London workers opt to live in nearby 'commuter towns' to reduce expenses and travel to work via public transport. In contrast, living costs are typically lower in the north compared to the south, although there are still differences among various cities and towns.

Accommodation

Searching for accommodation can be overwhelming, as there are various options that fall within different price ranges. For those in academic positions, many universities offer housing for international employees. Alternatively, you can seek rental accommodations in the local area, and your employer may have suggestions for neighborhoods to consider.

If you plan to stay in the UK long-term or permanently, buying a property might be an option worth exploring. While house prices can be relatively high compared to other countries, you will find a diverse selection of charming older

homes and modern new constructions. Regardless of whether you rent or buy, remember to arrange home and contents insurance for your property.

Rental Deposit

Most landlords and letting agencies in the UK require an upfront deposit, typically equivalent to one month's rent, although this can vary. The deposit serves as insurance against minor damages to the property. Additionally, letting agencies may charge administrative fees for managing the rental process and preparing tenancy agreements. For more insights and guidance on renting in the UK, consider visiting the [Citizens Advice Bureau](#).

Council Tax

Most properties in the UK are subject to council tax, which local councils levy to fund shared services. This tax is calculated based on the property's value and the number of occupants. While students are exempt from [council tax](#), university staff and academics are not.

Utilities

When budgeting, keep in mind the utility bills you'll need to cover, such as water, electricity, gas, telephone, and internet. Water charges may be based on either a metered or rated system, depending on your local provider. Other utilities can be sourced from various suppliers that compete on price. Websites like [uSwitch](#) allow you to compare prices to ensure you get the best deal. If you're renting, check which utilities are included in your rent.

TV Licence

If you own a television in the UK, you must obtain a valid [TV licence](#) for your property. The current cost of a full colour licence is £159 per year.

Healthcare and Medical Costs

In the UK, public sector healthcare is managed by the state-run [National Health Service](#) (NHS). This service covers a range of medical needs, including hospital care, dental services, and general practitioners (GPs). Established in 1948, the NHS aims to provide high-quality healthcare to all UK citizens, irrespective of their financial situation.

Foreign nationals can access some free NHS services, but certain treatments may require payment. Your eligibility for these services depends on the nature and duration of your stay in the UK. For detailed information on your rights, visit the [Citizens Advice Bureau](#) website.

There are also numerous private healthcare options available in the UK. Some employers may include private healthcare in their employee benefits package.

Shopping

The UK offers a wide range of shopping options, with major chains and smaller independent shops competing for customers. For daily essentials, [supermarkets](#) typically offer the best prices, though quality and pricing can vary between premium and budget brands.

VAT

Value-Added [Tax](#) (VAT) applies to most goods and services in the UK. Most everyday prices include VAT, but some tradespeople and service providers may quote prices before VAT is added. Always confirm whether VAT is included before accepting a quote.

Price Guide

- Rent for a 1-bedroom apartment in the city centre – £2,071.54 per month
- Rent for a 1-bedroom apartment outside the city centre – £1,468.33 per month
- Price per square metre of an apartment in the city centre – £13,305.40
- Price per square metre of an apartment outside the city centre – £7,795.14
- Loaf of bread – £1.41
- Milk (1 litre) – £1.31
- Bottled water (1.5 litres) – £1.17
- Draught beer (0.5 litres) – £1.89
- Packet of cigarettes – £14.00
- Petrol (1 litre) – £1.64

Source: www.numbeo.com (accessed August 2023)

Budgeting and Savings

Monitoring your budget is crucial, especially if you aim to save money. For practical advice on budgeting, money-saving tips, and the best deals on living expenses, check out a consumer website like MoneySavingExpert.com.