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DATASET

# BRITS ABROAD: HOW BREXIT COULD HURT EXPATS

## SUMMARY

- **Jobs:** Britons could lose their right to work in Europe without a visa, falling foul of rules in 15 member states that employers must first prove that there are no suitable candidates in the EU/EEA in order to hire someone from outside.
- **Property:** EU membership allows British expats to dodge red tape on property in 15 member states. Countries such as Austria, Croatia, Denmark, and Bulgaria demand that non-EU/EEA citizens have a residence permit, business registration, or permission from the government to buy there.
- **Education:** Over 11,000 British students now study abroad in Europe each year. As EU citizens they pay the same low fees as locals – or even study for free. Rates are far higher for non-EU/EEA citizens.
- **Healthcare:** British citizens would lose the right to the European Health Insurance card, which gives them immediate access to essential healthcare across the EU - for free in some countries, and for a reduced price in others.
- **Pensions:** In the EU pensioners can use the years they have worked in one member state to qualify for pensions in another. This may not be the case outside the EU.

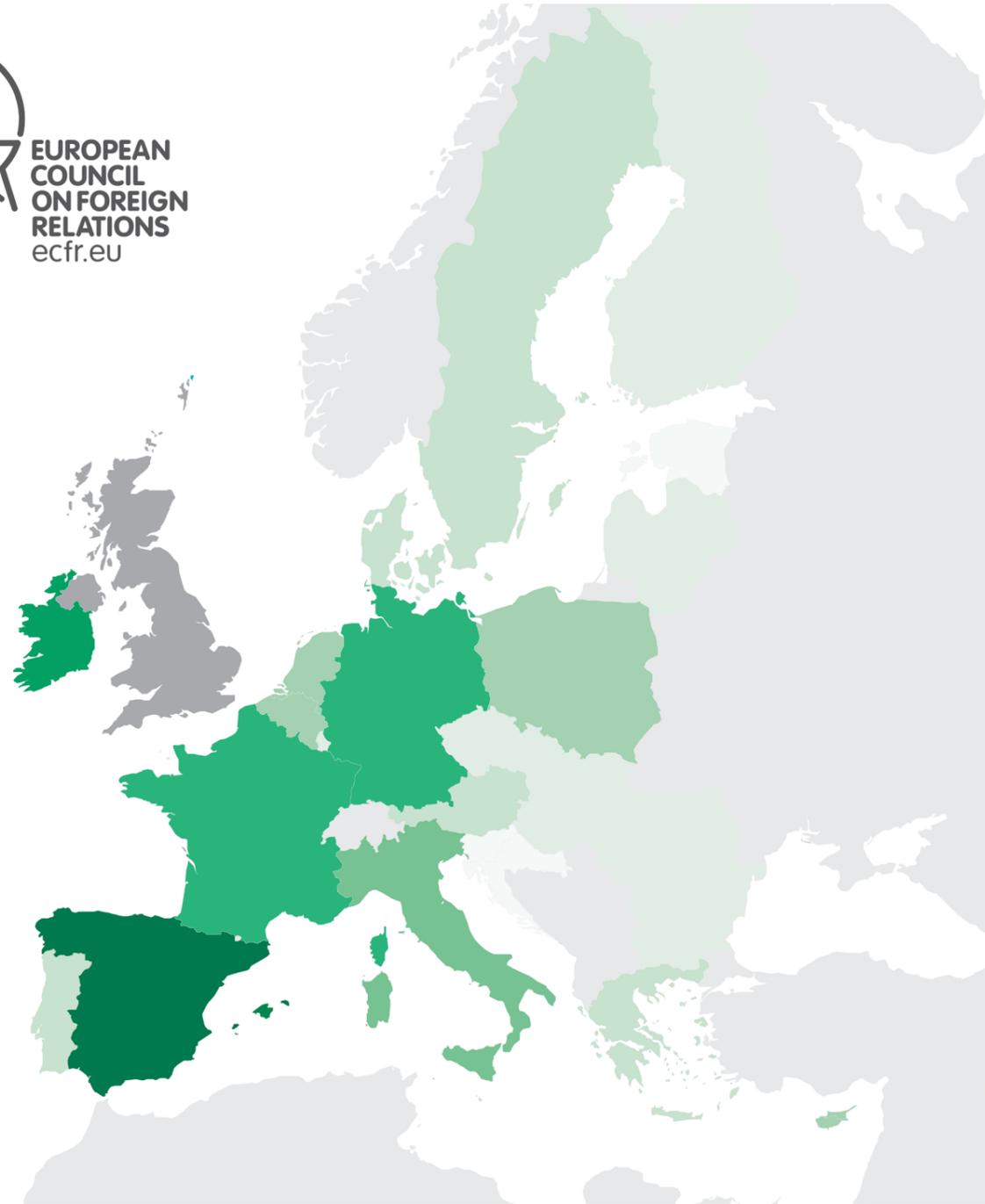
If Britain leaves the EU, UK citizens will lose automatic access to certain rights to education, the labour market, property, and more, that are currently guaranteed by the EU. If Britain joins the European Economic Area (EEA), as did Iceland, Liechtenstein and Norway; or the European Free Trade Area (EFTA), which also includes Switzerland, the damage might be limited because most of the conditions for EEA/EFTA citizens are the same as for EU citizens.

If the UK does not join either of these free trade areas the UK can opt to negotiate deals on an individual basis with each of the remaining 27 member states on rights for British citizens.

This dataset gives more detail on some of the issues that will be up for renegotiation for British people living in other EU member states if the UK leaves the EU.

The dataset covers five areas - access to education, labour market access, property rights, access to healthcare, and pensions.

# Rights British citizens may lose in the event of a Brexit



<b>Austria</b>	11,013 UK nationals			
<b>Belgium</b>	27,335 UK nationals			
<b>Bulgaria</b>	5,329 UK nationals			
<b>Croatia</b>	670 UK nationals			
<b>Cyprus</b>	40,547 UK nationals			
<b>Czech Republic</b>	4,795 UK nationals			
<b>Denmark</b>	18,556 UK nationals			
<b>Estonia</b>	487 UK nationals			
<b>Finland</b>	6,898 UK nationals			
<b>France</b>	185,344 UK nationals			
<b>Germany</b>	103,352 UK nationals			
<b>Greece</b>	17,679 UK nationals			
<b>Hungary</b>	6,980 UK nationals			

<b>Ireland</b>	254,761 UK nationals			
<b>Italy</b>	64,986 UK nationals			
<b>Latvia</b>	1,148 UK nationals			
<b>Lithuania</b>	3,301 UK nationals			
<b>Luxembourg</b>	6,559 UK nationals			
<b>Malta</b>	12,046 UK nationals			
<b>The Netherlands</b>	49,549 UK nationals			
<b>Poland</b>	34,544 UK nationals			
<b>Portugal</b>	17,798 UK nationals			
<b>Romania</b>	3,124 UK nationals			
<b>Slovakia</b>	4,890 UK nationals			
<b>Slovenia</b>	578 UK nationals			
<b>Spain</b>	308,821 UK nationals			
<b>Sweden</b>	24,950 UK nationals			

## Rights that may change for UK nationals

- Low-cost access to universities
- Property rights
- Employment rights

## UK nationals living in country

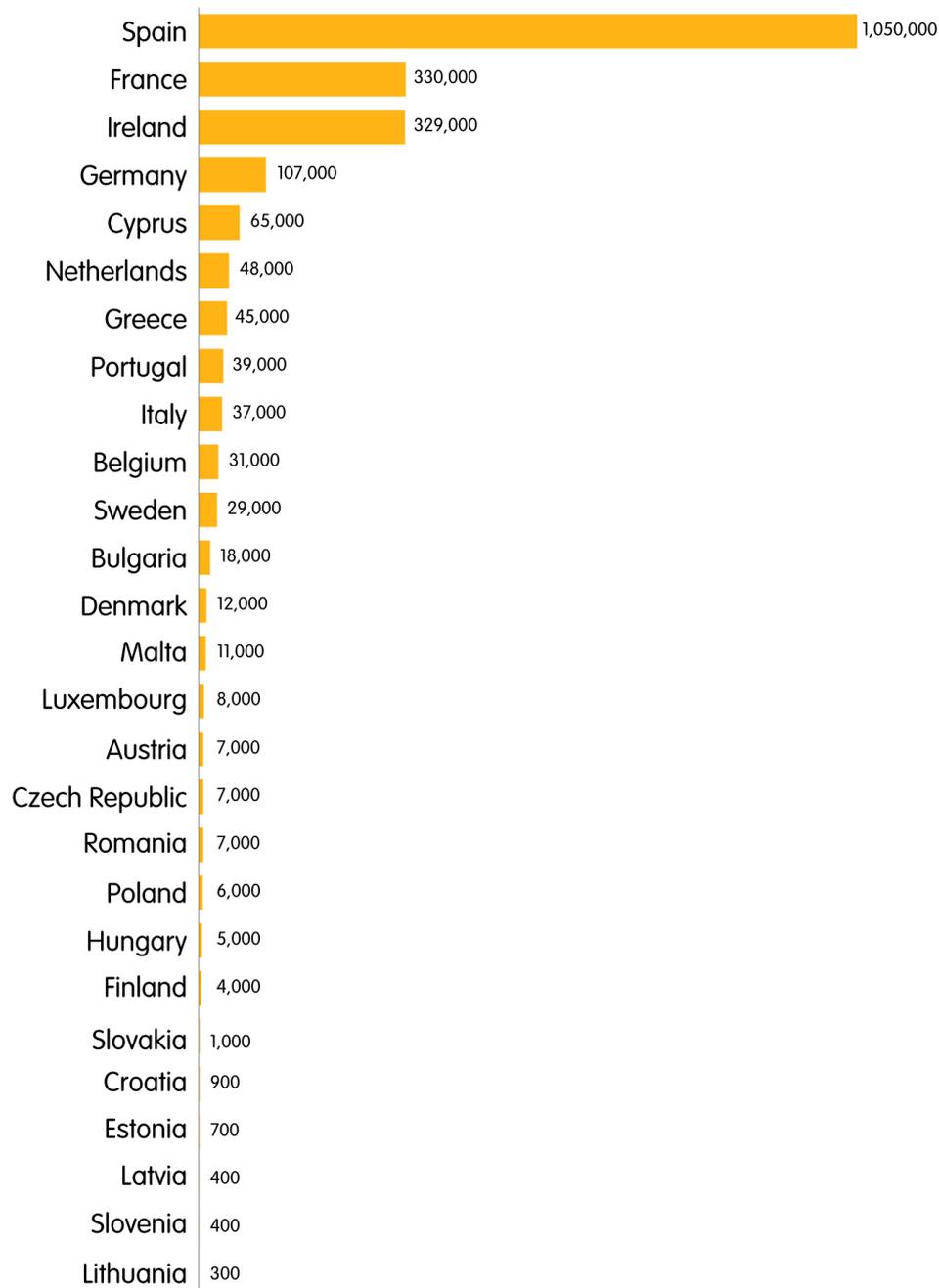
- 0-1k
- 1k - 10k
- 10k - 25k
- 25k - 50k
- 50k - 100k
- 100k - 200k
- 200k - 300k
- 300k +

# Where in the EU do British citizens live?

The most comprehensive available data that provides an overview of the how many British people are living elsewhere in the EU was commissioned by the UK Government for the Institute for Public Policy Research in 2010. The study drew on national census data, passport estimates and data from the UK Department of Work and Pensions.

Included in the count are UK nationals who live in another EU country either for part of the year or permanently. It excludes those who are British-born but may have other citizenship.

British citizens abroad by country of residence



Source: IPPR, "Brits abroad: Mapping the scale and nature of British emigration"

# Access to university education

A recent British Council report found that 34 percent of British students are interested in studying overseas.<sup>1</sup> In 2013, 11,690 British students were studying in other EU countries<sup>2</sup> With relatively affordable costs of tuition and living, European countries are a popular destination for British students. Under EU regulations, they are treated the same as students from the country they visit. This section discusses what could change for existing and prospective British students in the event of a Brexit.

## British citizens enrolled in Erasmus schemes and full time study in other EU countries (2013)

Country	British students on Erasmus schemes in the EU	Full time British-students in EU universities
Austria	298	606
Belgium	341	242
Bulgaria	21	151
Croatia	12	4
Cyprus	54	26
Czech Republic	186	443
Denmark	264	653
Estonia	35	12
Finland	194	220
France	4,748	2,013
Germany	2,250	1,499
Greece	57	117
Hungary	71	322
Ireland	215	2,106
Italy	1,121	300
Latvia	12	41
Lithuania	17	60
Malta	103	155
Netherlands	745	888
Poland	89	196
Portugal	181	378
Romania	7	217
Slovakia	19	124
Slovenia	20	7
Spain	3,645	563
Sweden	360	327

Source: European Commission & UNESCO

## Visas

Non EU/EEA/Swiss students need a student visa to study in EU countries. They need to apply for this at an embassy or consulate in their country. In their visa application, they need to prove their enrolment at a recognised university or other educational institution, have the funds to cover their expenses, and confirm that they have health insurance. In some cases a statement of good behaviour is required.

### Germany: Student visa requirements

- Certificate confirming health insurance coverage
- Proof of financial resources (at least £6,000 per year)
- Certificates of past academic work and achievements
- Certificate of language proficiency or proof that you will attend a language course
- For a student applicant visa, a university entrance qualification recognised in Germany
- For a student visa, notification of admission from your German university (or a statement from the university confirming that your prospects of gaining admission are good).

## Erasmus

For those students who only want to do part of their degrees abroad, a popular option is the Erasmus programme, where you stay officially enrolled in your own university but can attend classes abroad for a semester or two. 15,590 students in the UK spent a semester abroad under the EU Erasmus programme in the academic year 2013-14. In that year, students received a total of £42 million in Erasmus grants from the EU for subsistence and travel. Comprehensive figures for the first editions of the new Erasmus+ programmes are not yet available.

### Switzerland: Non-EU Erasmus membership

There is a bilateral agreement that grants Switzerland access to Erasmus in return for paying into the EU budget and accepting free movement. In 2016, Switzerland contributed £18.6 million to the EU budget in order to gain access to Erasmus. When the Swiss government curbed free movement as a result of a popular referendum in 2014, the EU downgraded its status in Erasmus to that of a third country, which the Swiss government described as “substantially limiting the participation of Swiss institutions” in the programme.<sup>3</sup>

# How British access to university education across the EU may change



## AUSTRIA



In Austria, EU/EEA/Swiss citizens only need to pay for third level education if they exceed the minimum period of study by more than two semesters. Students from third countries pay €726.72 per semester.<sup>4</sup>



## BELGIUM



In Belgium, tuition fees are around €850 a year. Students from outside the EU need to pay additional fees, determined by the university, for each international student. These extra fees can run from €1,900 to €4,000 per year.<sup>5</sup>



## BULGARIA



Tuition fees in Bulgaria differ at each university. Some universities have higher fees for all international students, while some universities have higher fees for non-EU/EEA/Swiss students. Others have the same price for all students regardless of their citizenship.<sup>6</sup>



## CROATIA



There is a limited number of English language courses available in Croatia. There are no differences in the price of courses between EU/EEA/Swiss and other students.<sup>7</sup>



## CYPRUS



Bachelor degree studies for EU students cost around € 3,500 per year. A year of study for a non-EU student can total up to €8,000. For a Master's degree, fees range between €7,500 and €15,000.<sup>8</sup>

Non-EU students need a student visa to study in Cyprus. Only full-time students are eligible to apply for one. Non-EU students have to secure a bank deposit of 300 Cypriot pounds for each guest from abroad.<sup>9</sup>



## CZECH REPUBLIC



In the Czech Republic, non-EEA students are required to obtain a student visa, which can only be acquired if the student is attending an officially accredited programme. Proof of financial resources are also required. Students must prove that they have at least 15 times the amount needed to survive for the first month. In subsequent months they must prove that they have twice as much as is needed to survive. This means that for a six month stay in the Czech Republic, students currently need to have financial resources of £1,600 every month.<sup>10</sup>



## DENMARK



Higher education in Denmark is free for students from the EU/EEA and Switzerland, and those participating in an exchange programme. For others, annual tuition fees range between €6,000 and €16,000 per semester.<sup>11</sup>



## ESTONIA



In Estonia, tuition fees range between €1,600 and €7,500 per year. Higher education institutions require different fees for different levels of study and specialities, and some differ between EU and non-EU students. Some programmes are free for all.<sup>12</sup>



## FINLAND



In Finland, higher education is currently free, but tuition fees of €1,500 will be introduced in August 2017 for non-EU/EEA students.<sup>13</sup>



## FRANCE



In France, there are no extra tuition fees for non EU/EEA/Swiss students.<sup>14</sup>



## GERMANY



Studying in Germany is generally free for everyone. Two federal states, Bavaria and Lower Saxony, charge some tuition fees (€500) for both EU and non-EU students.<sup>15</sup>



## GREECE



Greece does not charge EU students to attend public universities and colleges. Non-EU students pay around €1,500 per year.<sup>16</sup>



## HUNGARY



EU students and those whose countries have a reciprocal agreement with Hungary can apply to become “state-funded students”, meaning that they don’t have to pay any tuition or registration fees. Others have to pay up to €1,500 per semester, and an additional registration fee which can run up to €800.<sup>17</sup>



## IRELAND



Tuition fees in Ireland vary per institution and study programme. Non-EU students have to pay the full amount, whereas EU students can apply for the Free Fees Scheme for undergraduate degrees, which makes them exempt from paying tuition fees. If they do not qualify for that, they can still get lower EU fee rates. For postgraduate degrees, the Free Fees scheme does not apply, but EU/EEA/Swiss students pay less than other international students. In addition, all students have to pay a so-called student services charge or registration fee. In the academic year 2015-2016, the maximum amount for this was €3,000.<sup>18</sup>



## ITALY



In Italy, universities are free to set their own tuition fees. However, state universities are a lot more affordable than private universities, with fees set at around €850-€1,500 per year. These fees are generally the same for EU and non-EU students.<sup>19</sup>



## LATVIA



Higher education institutions in Latvia can set their own fees, which range from €1,200 to over €7,000 per year. For some programmes, such as medicine, dentistry and engineering, fees are often higher for non-EU students.<sup>20</sup>



## LITHUANIA



Tuition fees in Lithuania are set by the universities, and range from €700 to over €2,000 per year. Higher education institutions are allowed to set a higher rate for non EU/EEA students.<sup>21</sup>



## LUXEMBOURG



In Luxembourg, international students pay the same fees as national students, between €400 and €800 per year for a Bachelor's degree, and €400 per year for most master's degrees.<sup>22</sup>



## MALTA



Maltese and EU nationals do not pay any fees for full-time courses at the University of Malta and the Malta College of Arts, Science and Technology (MCAST). Part-time courses are only offered by the University of Malta, and fees for those are usually €900. For postgraduate studies, there is an annual fee of €400 for all Maltese and EU nationals. Full-time evening courses commonly cost around €3,200, and part-time students are charged around €1,600 per year. Non-EU students pay fees for all studies in Malta, and these are higher than those of EU students.<sup>23</sup> Tuition fees at the University of Malta are between €7400 and € 2600 in the academic year 2015/2016.<sup>24</sup>



## NETHERLANDS



Fees are determined centrally and have to be paid by all students. For the academic year 2015/2016 this was €1,951. However, for non EU/EEA/Swiss/Suriname students, institutions can set their own prices.<sup>25</sup> These can run up to €25,000.<sup>26</sup>



## POLAND



Full time EU students do not have to pay tuition fees for programmes taught in Polish, but some tuition fees may apply for programmes taught in other languages. Non-EU students and part-time students always have to pay fees, which are set by individual institutions. Fees generally start at around €2,000 a year.<sup>27</sup>



## PORTUGAL



The minimum value of tuition fees in Portugal is calculated as 1.3 times the national minimum wage at the beginning of each school year. Most institutions adopt the maximum amount. Tuition fees for undergraduate and some postgraduate studies range from € 656.50 to €1,063 per year. Non-EU students pay higher fees than national students. The level of fees is decided on independently by higher education institutions.<sup>28</sup>



## ROMANIA



In Romania, tuition fees for most undergraduate programmes vary from €2,000 to €5,000 a year. For EU/EEA/Swiss students postgraduate studies are free, on the condition that the student passes an entrance exam. For third country nationals, costs are around €3,800 to €5,000 per year.<sup>29</sup>



## SLOVAKIA



All students pay registration fees of €10 to €100 per academic year, but after this tuition is free. Full time students of public higher education institutions who graduate within the “regular” length of study for their programme do not pay tuition fees. Students who take extra time, or study two or more programmes concurrently have to pay tuition fees which cannot exceed €1,675 per academic year for both courses of study. Non-EU students are charged higher tuition fees, paying between €2,000 and €10,000 per year.<sup>30</sup>



## SLOVENIA



In Slovenia, only part-time students and non EU/EEA/Swiss nationals pay the same fees. These are set by higher education institutions. Amounts range from €1,210 to €8,110 for undergraduate degrees and €2,068 to €15,831 for postgraduate degrees.<sup>31</sup>



## SPAIN



In Spain, all students pay per study credit. Students taking a normal number of academic credits will generally expect to pay an average of €1,000.<sup>32</sup>



## SWEDEN



Higher education in Sweden is free for EU/EEA/Swiss students. Students from outside of this area pay between SEK 80,000–140,000 per academic year for most subjects, or €8,700-15,200.<sup>33</sup>

# Labour market access

Free movement of labour within the EU's single market is one of the pillars of European cooperation. The current framework provides citizens of any EU member state with the right to live and work in another member state. If the UK opts to leave the EU without joining the EEA, the country will no longer have automatic access to these rights, and employers around the EU will be able to discriminate against UK citizens based on their nationality.

Currently, non-EEA citizens are required to obtain residency and work permits in all EU member states, which come at a cost and are subject to certain requirements, such as proof of medical insurance and labour market tests. The section below outlines the specific restrictions that are in place for non-EEA nationals who want to access the labour markets of EU member states.<sup>34</sup>

## EU blue card

The European Union Blue Card, established under Directive 2009/50/EC,<sup>35</sup> is an official EU-wide permit that is recognised across all member states except Denmark, Ireland and the UK. To obtain a Blue Card, non-EEA nationals have to provide a work contract or binding job offer with a salary of at least 1.5 times the average gross annual salary paid in the member state they wish to work in. Further requirements include valid health insurance, security checks and, in the case of regulated professions, proof that they hold the relevant qualifications.<sup>36</sup>

## British-born citizens of working age in EU countries

Country	Total British citizens (2015)
Austria	7,646
Belgium	16,105
Bulgaria	2,419
Czech Republic	4,351
Denmark	13,551
Estonia	292
Finland	4,177
Hungary	2,770
Ireland	173,624
Italy	48,834
Latvia	224
Lithuania	234
Netherlands	38,149
Romania	721
Slovakia	1,324
Slovenia	370
Spain	178,142
Sweden	18,047

Source: Eurostat. Data for Croatia, Cyprus, France, Germany, Greece, Luxembourg, Malta, Poland and Portugal not provided.

# How British access to labour markets across the EU may change



## AUSTRIA



In Austria, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions, before hiring candidates outside these groupings. There is also an annual entry quota in Austria, namely an annually changing limited amount of residence permits for each province.



## BELGIUM



In Belgium, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before hiring from elsewhere. The employer is responsible for lodging a formal request with the regional authorities to confirm the availability of the position. In addition, the employer needs to prove that there is a match between the qualifications and experience of the third country national and the characteristics of the job. The employer also has to give evidence of the steps taken and the difficulties encountered when trying to find a suitable EU/EEA/EFTA candidate. The regional employment agency analyses the labour market in order to assess how reasonable these alleged difficulties are. The assessment takes into consideration factors like EU skill and labour shortages, the degree of urgency in making the appointment, and the ability of the employer to provide professional training in order to fill the post. Exemptions exist for those who are earning above a certain level and highly skilled workers. Access to the labour market is contingent upon continued employment by the same employer. If the employee loses his/her job they have to apply for a new permit.



## BULGARIA



Non-EEA citizens who wish to reside and work in Bulgaria are subject to restrictions. They may reside in Bulgaria for short-term periods of up to 90 days, “continuous stay” periods of up to one year, long-term periods of up to five years, or indefinite periods. Work permits are issued by the Bulgarian National Employment Agency, and require a range of documents, including an existing employment contract, financial statements, and documents evidencing education, speciality, skills, and experience.<sup>37</sup> Application forms must also be submitted in Bulgarian.<sup>38</sup> After five years of continuous stay in Bulgaria under a work permit, non-EEA nationals are entitled to apply for permanent residence, entitling them to all the same rights as Bulgarian citizens, except the right to vote.<sup>39</sup>



## CROATIA



In Croatia, there is no labour market test. Non-EEA nationals who wish to work and reside in Croatia need to comply with requirements and criteria set out under Article 54 of Croatia’s Foreigners Act, which means that they must hold valid health insurance and provide financial statements proving means of support.<sup>40</sup>



## CYPRUS



In Cyprus, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill the position advertised before hiring candidates from elsewhere. Exemptions exist for highly skilled workers, personnel in foreign companies, athletes, and painters of religious icons.



## CZECH REPUBLIC



In the Czech Republic, there is no labour market test. Non-EEA nationals wishing to work and reside need to comply with requirements set by the Czech Ministry of the Interior. A work permit can be issued by the Employment Administration Office. Applicants must provide bank account statements showing balances and names, documentation of accommodation, and valid health insurance.<sup>41</sup>



## DENMARK



Non-EEA citizens need a residence and work permit in order to live and work in Denmark. There are strict guidelines that set out who can come to work in Denmark. Immigration is tightly controlled around highly qualified and well-paid professionals and sectors where Denmark is experiencing skills shortages through the “Greencard” and “Positive List” schemes.<sup>42</sup>



## ESTONIA



In Estonia, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting candidates from elsewhere. The employer has to lodge a formal request to the public employment authority to confirm the availability of the position and demonstrate the efforts it has made to fill the position with national and EU/EEA candidates. These efforts could be reviewing lists of people registered in labour offices as unemployed. Other options include providing evidence that the position was publicly advertised or that the services of a state employment agency were used for a certain period of time. A work permit can be granted to third state nationals if the position has not been filled within three weeks through public competition and using a public employment service. Once provided, the access to the labour market is linked to the employer, and in case of the employee losing his/her job or applying for a new job, they will have to apply for a new permit. Exemptions exist for scientists and researchers, those associated with religious activities, and those working in performing arts institutions.

In Estonia, there is an annual immigration quota that applies to labour migration for third-country nationals. This is set on an annual basis at 0.1 percent of the permanent Estonian population.

In order to restrict low-skilled labour immigration, salary thresholds have been introduced for different categories of workers. The minimum salary for third-country nationals has to be at least equal to the prevailing annual average wage, multiplied by a coefficient of 1.24 to factor in skill level. There are exceptions made for some labour migrants, including researchers, teachers, and posted workers.



## FINLAND



In Finland, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting candidates from elsewhere. Exemptions exist for highly skilled workers, athletes and sportsmen, scientists and researchers, journalists, teachers and lecturers, those associated with religious activities, and those working in performing arts institutions.



## FRANCE



In France, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting candidates from elsewhere. In addition, the match between the experience and qualifications of the third country national and the position advertised is taken into consideration, as well as the needs of the labour market. Exemptions exist for highly skilled workers, and certain nationalities in the context of bilateral agreements.



## GERMANY



Non-EEA citizens are only allowed to work in Germany if their residence permit explicitly states that they have the right to access the labour market. Once a residence permit with the right to work has been obtained, employers have to prove that job positions cannot be given to an EEA national before they can employ a non-EEA citizen.<sup>43</sup>



## GREECE



Greece has an annual entry quota for third country nationals coming to work in the country.



## HUNGARY



In Hungary, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting candidates from elsewhere. The employer has to lodge a formal request to the public employment authority to confirm the availability of the position and demonstrate the efforts made to fill the position with a national or EU/EEA workforce. These efforts could include reviewing lists of people registered in labour offices as unemployed. Other options include providing evidence that the position was publicly advertised or that the services of a state employment agency were used for a certain period of time. In addition, the match between the experience and qualifications of the third country national and the position advertised is taken into consideration. Access to the labour market is contingent upon continued employment by the same employer. If the employee loses his/her job they have to apply for a new permit.

Hungary also has an annual entry quota. The total number of all third-country nationals employed with a work permit and EU Blue Card is determined by the Minister of Economy. The number of work permits that can be issued in any given year is a multiple of the number of permits actually issued, meaning that, in practice, there is no limit to the employment of third-country nationals in the country.



## IRELAND



In Ireland, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting candidates from elsewhere. The employer also has to present proof of the steps taken and difficulties encountered in finding a suitable national/EU/EEA job applicant that meets the job requirements. Vacancies must be advertised within the EU, for example through the EURES portal, for a sufficient length of time before employers can start recruiting a third-country national. The employer also has the extra condition of having to demonstrate that at least 50 percent of the company workforce are EU/EEA/EFTA nationals.



## ITALY



In Italy, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting candidates from elsewhere.

There is also an annual entry quota in Italy. The so-called “Flows Decree” determines how many third-country nationals may enter Italy for the purpose of employment. The decree takes into account a number of indicators such as the trend of employment and unemployment rates, as well as the number of non-EU foreign nationals registered as unemployed.



## LATVIA



In Latvia, access to the labour market is contingent upon continued employment by the same employer. If the employee loses his/her job they have to apply for a new permit. There are no other labour market tests or quotas for non-EU/EEA nationals.

There has been a widespread shadow economy in Latvia with numerous cases of undeclared salaries. As a result, third-country nationals are now required to receive as a minimum the average gross monthly wage for the previous year in accordance with the information published by the Central Statistics Bureau.



## LITHUANIA



In Lithuania, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting from elsewhere. The employer also needs to provide evidence that the employment of the third-country national corresponds with the needs of the labour market. Exemptions exist for athletes and sportsmen, teachers and lecturers, and third-country nationals associated with religious activities.

Access to the labour market is contingent upon continued employment by the same employer. If the employee loses his/her job they have to apply for a new permit.



## LUXEMBOURG



In Luxembourg, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting from elsewhere. A special committee has been created that analyses the specific labour market situation.



## MALTA



In Malta, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting from elsewhere. The employer also needs to provide evidence that the employment of the third-country national corresponds with the needs of the labour market. The third-country national's skills, experience and overall suitability for the position are also taken into account. Extra conditions related to the employer are also applicable: namely history in terms of staff turnover, business investments and contractual commitments. There is a minimum wage restriction in Malta, and in order to obtain employment rights, third-country nationals need to receive at least twice the minimum wage throughout their employment contract.



## NETHERLANDS



In the Netherlands, the employer has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting from elsewhere. The employer has to lodge a formal request to the public employment authority to confirm the availability of the position and demonstrate their efforts to fill the position with a national or EU/EEA candidate. These efforts involve reviewing lists of people registered in labour offices as unemployed. Exemptions exist for athletes and other sportsmen.



## POLAND



In Poland, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting from elsewhere. Exemptions exist for highly skilled workers as well as scientists and researchers. Access to the labour market is contingent upon continued employment by the same employer. If the employee loses his/her job they have to apply for a new permit.



## PORTUGAL



There are no restrictions to labour market access in this country.



## ROMANIA



There are no restrictions to labour market access in this country.



## SLOVAKIA



In Slovakia, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting from elsewhere. Exemptions exist for scientists and researchers, accredited journalists, as well as those associated with religious activities.



## SLOVENIA



There are no restrictions to labour market access in this country.



## SPAIN



There are no restrictions to labour market access in this country.



## SWEDEN



In Sweden, the public employment authority has to verify that there are no suitable candidates from EU/EEA/EFTA member states that could fill advertised positions before recruiting from elsewhere. The employer also has to present proof of the steps taken and difficulties encountered in finding a national/EU/EEA job applicant that meets the job requirements. Vacancies must be advertised within the EU, for example through the EURES portal, for a sufficient length of time before employers can start recruiting a third-country national.

# Property rights

According to the Department for Communities and Local Government, English people alone own 576,000 second homes in another European country.

Location	Second homes	Percentage of total second homes owned by Brits abroad
France	87,000	12.9
Spain	86,000	12.7
Other southern Europe	64,000	9.4
Other European country	44,000	6.5

Source: National Statistics: English housing survey 2009-2010: household report



## AUSTRIA



In Austria, Citizens of an EU- or EEA-member state do not have to ask for approval to buy property. Buyers of land or property from third countries need to have an Austrian residence permit or be acting in the name of a company registered in the EU. There are some exceptions depending on the property.<sup>44</sup>



## BELGIUM



There are no property restrictions in place for third country nationals.



## BULGARIA



In Bulgaria, where many Britons have second homes, EU citizens have the right to own property and agricultural and forest land in a personal capacity. Third-country nationals need to register as a Bulgarian company in order to be able to own land as a legal entity.



## CROATIA



In Croatia, pursuant to the provisions of the Stabilisation and Association Agreement, which entered into force from 1 February, 2009, any citizen of an EU member state is entitled to acquire real estate on Croatian territory.

On the other hand, real estate acquisition by foreign nationals is tedious and subject to restriction. Firstly, real estate can only be acquired by nationals who have a reciprocity agreement with Croatia. Secondly, consent must be secured (in the form of an administrative act) from the Ministry of Foreign Affairs before the sale can be finalised. Thirdly, according to the Croatian “Law on Property Ownership and Other Real Rights”, foreigners cannot acquire agricultural and forest land. Furthermore, they may not acquire properties that are protected cultural monuments, unless local authorities waive their pre-emptive right to acquire the property.



## CYPRUS



The law that governs the purchase of property in Cyprus permits EU citizens to buy unlimited properties for primary residence on the island. As such, there are a large number of British expats residing in the Turkish-controlled North of Cyprus. The ownership status of properties bought and sold here is disputed by the Republic of Cyprus authorities. Currently, it is illegal to buy and sell properties in the North if these properties were once owned by Greek Cypriots before Cyprus split in 1974. EU membership enables Cypriot court judgements against Britons who illegally own property to be recognised by British courts. In case of a Brexit, the Cyprus courts will lose this leverage and will not be able to deter Britons from buying and selling property in the northern part of Cyprus.



## CZECH REPUBLIC



EU citizens only need their passport to buy property in the Czech Republic. Third country nationals need a permanent residence permit, and the standard procedure is for them to open a local company to facilitate the purchasing process.<sup>45</sup>



## DENMARK



In Denmark, non-EU citizens have to ask permission from the Ministry of Justice before being able to buy any property in Denmark, and they also have to confirm that they will use said property as their primary residence throughout the year.<sup>46</sup>



## ESTONIA



In Estonia, non-EU nationals need permission from the local authorities to buy a house or plot of land.<sup>47</sup>



## FINLAND



In Finland, there are some territorial limitations on buying property. All foreigners are prohibited from buying properties on the Åland Islands.



## FRANCE



There are no property restrictions in place for third country nationals.



## GERMANY



There are no property restrictions in place for third country nationals.



## GREECE



Non-EU/EEA citizens face some territorial restrictions. For example, they cannot purchase real estate close to military bases and state borders. The “out of bounds” areas are on the East Aegean islands, the Dodecanese archipelago, and in some areas of North Greece, Crete and Rhodes.<sup>48</sup>



## HUNGARY



In Hungary, EU and EEA citizens and legal entities can buy dwellings without a permit, while foreigners need to obtain a permit from the local governmental office first. Third country nationals are also restricted from buying agricultural land.<sup>49</sup>



## IRELAND



There are no property restrictions in place for third country nationals.



## ITALY



There are no property restrictions in place for third country nationals.



## LATVIA



In Latvia, non-EU/EEA citizens cannot purchase agricultural and forest lands.<sup>50</sup>



## LITHUANIA



In Lithuania, non-EU/EEA citizens cannot purchase agricultural and forest lands.<sup>51</sup>



## LUXEMBOURG



There are no restrictions on the foreign ownership of property in Luxembourg.



## MALTA



EU citizens have a right to buy up to four properties in Malta. Non-EU nationals can purchase one property in Malta, but require an Acquisition of Immovable Property Permit from the Inland Revenue Department following a full disclosure of their assets and sources of income. Furthermore, minimum prices are imposed on non-EU real-estate purchases.



## NETHERLANDS



There are no property restrictions in place for third country nationals.



## POLAND



Non EU/EEA buyers who are buying several houses and who have been in Poland for less than five years need to prove a connection with Poland before they can buy property. The connection can be a temporary or permanent residence permit.<sup>52</sup>



## PORTUGAL



There are no property restrictions in place for third country nationals.



## ROMANIA



In Romania, EU/EEA citizens can buy land, if for use as a secondary residence or headquarters. Third country nationals can acquire ownership rights over Romanian real estate only under the conditions stipulated by international treaties, on a reciprocal basis.



## SLOVAKIA



In Slovakia, foreign citizens cannot buy agricultural and forest land, except for EU citizens with Slovakian residence permits who have been using the land for over three years.<sup>53</sup>



## SLOVENIA

EU citizens can buy properties in Slovenia without restrictions. A non-EU citizen looking to buy a property in Slovenia needs to apply for the establishment of reciprocity to the Ministry of Justice, with a series of documents, such as: a notarised copy of their passport, a statement of purpose for purchasing the property, and a document that contains details of the property, issued by the Surveying and Mapping Authority. In addition, an administrative fee is charged.<sup>54</sup>



## SPAIN



There are no property restrictions in place for third country nationals.



## SWEDEN



There are no property restrictions in place for third country nationals.

# Healthcare and pensions

## European Health Insurance Card

A European Health Insurance Card (EHIC) is available free of charge to citizens of the European Economic Area (EU 28+ Iceland, Liechtenstein and Norway) and Switzerland. The EHIC gives citizens the right to access state-provided healthcare on temporary stays in other EEA states at a reduced cost, or for free in signatory countries. Maternity care and treatment for existing conditions are also provided free of charge, as long as the reason for visiting the country wasn't solely to take advantage of free healthcare. Citizens from countries outside this area who are legally residing in the EU and are covered by a state social security scheme can also apply for the EHIC. However, they are not able to use the EHIC in Denmark and the non-EU countries within this scheme.<sup>55</sup>

The NHS repays countries where UK nationals were treated. In January 2016, 27,570,911 EHIC cards were in circulation in the UK.<sup>56</sup> In 2014-15 the total bill the NHS repaid for the healthcare received in EEA countries was £674 million.<sup>57</sup> Between 2009 and 2013 the average number of UK claims was 108,605.<sup>58</sup> On the basis of these most recent figures, the average cost per claim can be estimated at £6,206.

As members of the EEA, UK citizens who are entitled to NHS services also have the right to receive medical care in other European countries under the EU directive on cross-border healthcare.<sup>59</sup> They can only receive care that is medically necessary and would be funded under the NHS anyway. Sometimes prior authorisation is needed before healthcare can be given. The other option for British nationals requiring healthcare is to use the so-called S2 route, where those eligible can receive treatment abroad if there is a direct agreement between the NHS and state healthcare provider in countries in the EEA and Switzerland. Prior authorisation is needed for this route.<sup>60</sup>

Brits living abroad can currently access health systems in their country of residence on equal terms as home nationals. This is because the UK partakes in the EU's freedom of movement rules. If the UK leaves the EU, member states would be free to discriminate against UK citizens accessing their health system. Many member states already have measures in place that prevent free access to non-EEA nationals. The NHS does not cover Brits who live abroad permanently, so many UK citizens who live abroad permanently are reliant on these arrangements to access healthcare.

## Pensions

The arrangements for pensions around Europe make it easier for British pensioners to live abroad. When you are an EU citizen, you can add up years worked in different member states to qualify for pensions in countries where there is a minimum of time worked, you can get the total of pensions from different countries paid into one account, and you can do the checks for invalidity pensions – pensions for people who are permanently incapable of working because of illness or incapacity - in whatever country you end up spending your last years. In the case of a Brexit, the UK would have to work on new social security agreements to get a similarly streamlined service.

Country	British residents in other EU member states aged 65+ (2015)
Spain	114,629
Ireland	24,297
Italy	8,597
Netherlands	6,593
Belgium	4,158
Sweden	3,115
Denmark	2,465
Austria	1,497
Bulgaria	1,078
Finland	423
Czech Republic	345
Hungary	294
Romania	114
Slovakia	109
Slovenia	84
Lithuania	31
Estonia	30
Latvia	22

Source: Eurostat. Data for Croatia, Cyprus, France, Germany, Greece, Luxembourg, Malta, Poland and Portugal not provided.

## The number of pensioners as a percentage of British people living in other EU member states (2010)

Country	Total Brits	Pensioners	Percentage pensioners
Austria	7,000	5,140	73%
Belgium	31,000	4,620	15%
Bulgaria	18,000	420	2%
Croatia	900	370	41%
Cyprus	65,000	16,450	25%
Czech Republic	7,000	290	4%
Denmark	12,000	2,170	18%
Estonia	700	40	6%
Finland	4,000	820	21%
France	330,000	50,000	15%
Germany	107,000	35,630	33%
Greece	45,000	4,720	10%
Hungary	5,000	810	16%
Ireland	329,000	113,710	35%
Italy	37,000	36,480	99%
Latvia	400	120	30%
Lithuania	300	70	23%
Luxembourg	8,000	330	4%
Malta	11,000	4,650	42%
Netherlands	48,000	9,090	19%
Poland	6,000	1,400	23%
Portugal	39,000	8,220	21%
Romania	7,000	60	1%
Slovakia	1,000	40	4%
Slovenia	400	160	40%
Spain	1,050,000	96,990	9%
Sweden	29,000	3,020	10%
EU total	2,198,700	395,820	18%

Source: IPPR

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# Methodology

- This report is based on research carried out by ECFR's network of associate researchers across the 28 EU member states, as well as publicly available reports.
- For each research project, ECFR's European Power team sets up a questionnaire to look at issues that are relevant for each member state. National researchers conduct desk research and set up interviews with their network of policy makers and experts. The European Power team synthesises and evaluates all data - comparing and contrasting findings between member states. For this report, we have supplemented their responses with additional data.
- The data published in this report draws on previous research by the Institute for Public Policy Research (IPPR), data published by the European Commission, the EU education database - Eurydice, Eurostat, the EU Open Data Portal, as well as the UK Department for Work and Pensions. Further information was taken from a wide range of sources, including official EU government documents, expert legal analysis and case studies.

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