

Moving to and living in the UK

Plan immigration, money, housing, family and everyday administration as one household decision.

- ✓ 18 min reading
- ✓ Full teaching, practical next steps and reflection
- ✓ Six practice questions with answers and explanations
- ✓ Complete source list and jurisdiction notes

Prepared for SAS, locally employed and other UK doctors

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Using this module

Independent education

This is general professional information, not individual clinical, legal, employment, immigration, regulatory, tax or pensions advice. Current official instructions and the circumstances of the individual case remain controlling. Practice scores do not establish professional competence or accreditation.

The short answer

A successful move is more than obtaining a visa. Test whether the household can manage housing, schools, childcare, transport, the partner's career and the gap before the first salary.

Three next actions

- Confirm the exact visa route, sponsor, start date and dependant requirements from GOV.UK.
- Build four budgets: professional entry, immigration and travel, arrival, and monthly living costs.
- Test a potential location against the actual rota, school journey, childcare hours and transport at night or weekends.

Learning objectives

- Coordinate visa, household finance, housing and family arrangements rather than treating them as separate afterthoughts.
- Plan the first month around identity, banking, health, schools, transport and possible pay delay.
- Recognise cultural transition, racism, faith, belonging and partner careers as practical retention issues.

Keep immigration aligned with the actual job

Many NHS doctors use the Health and Care Worker visa, but eligibility depends on the current rules, an eligible role, an approved sponsor and a valid certificate of sponsorship. The visa application is not the same as the employer's recruitment or right-to-work checks. Confirm the job title, occupation code, salary, work location, start date and sponsor details against the written offer before applying.

Changes of employer or material changes of role can require a new application or update. Do not assume that a visa linked to one employer permits an unrestricted move to another. Check the live GOV.UK guidance and obtain individual immigration advice where circumstances are complex. Preserve copies of applications, decisions and the evidence used to prove digital status.

- Written offer and certificate details agree.
- Passport and identity data are consistent.
- Start date allows enough time for the decision and travel.
- Dependants have separate applications and evidence.
- Expiry and change-of-employment dates are recorded.

Build a household budget that survives the first salary gap

The arrival budget is different from the ongoing monthly budget. Include visa and travel costs, temporary accommodation, tenancy deposit, rent in advance, transport, food, phone, basic household items, school or childcare needs and professional fees. The first salary may be later or different from expectation if payroll information, a start date or additional-hours data misses a cut-off.

Use current official figures and real local housing searches. Avoid using a national average to decide whether one specific town is affordable. Keep a reserve that is not committed to a deposit or examination. If family members arrive later, budget for two households and additional travel rather than assuming the separation is cost-neutral.

- One-off professional and immigration costs.
- Travel and temporary accommodation.
- Deposit, rent in advance and essential furnishings.
- Monthly household and transport costs.
- Contingency for delayed start or salary.

Choose housing around the whole working week

Distance on a map does not show whether a journey works at night, on Sunday morning or after public transport stops. Check every hospital or community site on the rota, parking rules, shift start and finish times and whether travel between sites occurs during work. A home near the main hospital may still be impractical for cross-site duties.

Understand the tenancy before paying. Verify the landlord or agent, deposit protection, length, notice, bills and inventory. Do not transfer money for a property you cannot verify. Temporary accommodation can be expensive but may allow a safer local decision after you have seen the area and understood the rota.

- Test weekday, night and weekend travel.
- Check all work sites rather than the advertised base alone.
- Confirm tenancy, deposit protection and included costs.
- Consider schools, childcare and partner travel in the same map.

Complete first-month administration deliberately

Your employer will require right-to-work, identity, occupational-health, payroll and professional checks. Separately, you may need to access your digital immigration status, obtain or confirm a National Insurance number, open a bank account, register with a GP, arrange phone and internet services and understand local council arrangements. The exact sequence varies, so use a checklist and keep appointment evidence.

Check the first payslip rather than assuming payroll has interpreted everything correctly. Confirm name, employee number, tax code, basic pay, hours or sessions, additional duty payments, pension, deductions and year-to-date figures. Raise discrepancies promptly with payroll and retain the response.

- Digital immigration status and share codes.
- Banking and secure address evidence.
- National Insurance and payroll record.
- GP and urgent-care access.
- First-payslip audit.

Plan for the family and for belonging

School admissions are managed through the relevant authority and a preferred school is not guaranteed. Childcare opening hours may not match nights or early shifts. A partner may have work rights but still face registration, recognition or employment barriers. Discuss the likely timetable honestly before the move and identify what support the employer actually offers.

Cultural transition can involve unfamiliar communication, isolation, racism, religious needs and pressure to appear grateful regardless of difficulty. These issues affect wellbeing and safe work. Build connection through colleagues, professional groups and local communities, while using formal routes when behaviour becomes discriminatory or unsafe. Asking for support is not failure to adapt.

- School and childcare applications, hours and backup.
- Partner career and registration plan.
- Faith, food, community and language needs.
- Named wellbeing and equality support.
- A plan for loneliness, racism or family strain.

Common mistake

Avoid this

Do not sign a long tenancy because it is close to the hospital on a map. Test the whole week, including early starts, nights, weekends and childcare failure.

Pause and reflect

What assumption about housing, childcare, transport or first salary would cause the greatest difficulty if it proved wrong?

Takeaways

- Immigration permission must remain aligned with the real job and employer.
- The first-month budget and administration need a separate plan.
- Family stability and belonging are professional sustainability issues, not optional extras.

Knowledge check

Choose one best answer. These practice questions support reflection; they do not assess a real case or confer accreditation. Answer positions match the browser edition.

1. A different NHS employer offers you a new role. What should you assume about your current visa?

- A. Check whether a new application or update is required before changing employment.
- B. It transfers automatically.
- C. The new employer can decide immigration status.
- D. Only the salary matters.

2. Which cost is most often missed from an arrival budget?

- A. Annual holiday.
- B. Future house purchase.
- C. Only airfare.
- D. The period before reliable salary plus deposit, temporary housing and basic setup.

3. A flat is close to the main hospital. What must still be checked?

- A. Whether colleagues live nearby.
- B. Nothing else.
- C. Only daytime travel.
- D. All rota sites, out-of-hours transport, parking, schools and childcare.

4. What should be checked on the first payslip?

- A. Name, tax code, basic pay, hours, additional pay, pension, deductions and year-to-date figures.
- B. Net pay only.
- C. Bank account only.
- D. Nothing until year end.

5. Your partner can legally work in the UK. What can you conclude?

- A. No further planning is needed.
- B. A suitable job is guaranteed.
- C. The NHS must employ them.
- D. Work may be permitted, but recognition, registration, childcare and local opportunities still need planning.

6. You experience discriminatory behaviour. What is the best principle?

- A. Respond publicly in every case.
- B. Leave immediately without a record.
- C. Accept it as cultural adjustment.
- D. Protect safety, keep facts and use proportionate local or professional support routes.

Answers and explanations

1. A — Check whether a new application or update is required before changing employment.

Sponsored permission is linked to defined employment information and changes may require action.

Use current GOV.UK guidance and obtain advice before resigning or starting.

2. D — The period before reliable salary plus deposit, temporary housing and basic setup.

Cash-flow pressure is greatest before the first correct salary.

Separate one-off, first-month and continuing costs.

3. D — All rota sites, out-of-hours transport, parking, schools and childcare.

The whole working week and household determine feasibility.

Test real journeys at the relevant shift times.

4. A — Name, tax code, basic pay, hours, additional pay, pension, deductions and year-to-date figures.

A structured check helps identify errors early.

Use the payslip audit in the employment workbook.

5. D — Work may be permitted, but recognition, registration, childcare and local opportunities still need planning.

Permission to work is not the same as professional recognition or practical access to employment.

Create a separate partner career and household-support plan.

6. D — Protect safety, keep facts and use proportionate local or professional support routes.

Discrimination is not a normal requirement of adaptation and should be addressed according to seriousness and risk.

Identify the employer's equality, speaking-up and support contacts before a crisis.

Official and professional sources

Confirm the current source version and applicable nation, contract, scheme or specialty. A source list is not a statement that every rule applies to every reader.

GOV.UK: Health and Care Worker visa

UK / nation-specific · <https://www.gov.uk/health-care-worker-visa>

GOV.UK: partner and children

UK / nation-specific · <https://www.gov.uk/health-care-worker-visa/your-partner-and-children>

GOV.UK: school admissions

UK / nation-specific · <https://www.gov.uk/schools-admissions>

NHS Employers: international recruitment toolkit

UK / nation-specific · <https://www.nhsemployers.org/intl-kit>

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