



Amigos de la Gente de Edad

Retiring to Spain

Introduction

Retiring to live in Spain can be a wonderful experience but it can also become extremely difficult if you have not planned for possible future scenarios.

Before you even start thinking about selling your home in the UK, you must realise that Spain is not a welfare state. This means that the state does not provide the social support systems that we have come to expect and think of as the norm in the UK. This also applies to Spanish nationals: the family is expected to care for or pay for the provision of care for its members, both young and old. Spanish social services provide very few of those services we might expect when we become frail or elderly in Spain. So you must be prepared to organise and pay for most of your own future social welfare.

This leads to another very important point to investigate: can you really afford to retire to Spain? You must consider what your future income will be (don't forget the effects of inflation and the exchange rate differentials). As in the UK many people who own properties find themselves equity rich but have little cash funds. It may be unrealistic to think that you will be able to afford to live comfortably on solely a British state pension. You should also think about what would happen to any benefits you might be receiving currently in the UK. (See Infosheet 3: Exportable benefits).

With regard to health care, you should verify your entitlement for health care cover before you leave the UK and for how long it will last. It is also important to consider your future health care needs and in particular the possibility of what would happen should you or your partner/spouse become seriously ill. Consider how would you deal with this difficult situation away from your family circle in the UK? (See also Infosheet 2: Health care for EC pensioners).

Consider what would happen if one of you should die unexpectedly? Would the remaining partner be able to cope emotionally and financially? Would he/she want to or be able to continue to live in Spain? (See also Infosheet 4: What to do in case of death).

If circumstances became difficult, whom could you rely on for help? Have you family living nearby who would come to your assistance? Would family members in the UK be able to drop everything and fly to Spain to help you out? Your friends and neighbours in Spain may not always be able to give you the help and support you need.

In addition, a large number of British expatriates who have spent many happy years living in Spain have been forced through bereavement, ill health, frailty, loneliness

and in some cases poverty to return to the UK. Another word of warning is that this is not a simple process and you will have to consider the costs and implications of repatriation. You may also not be entitled initially or automatically to certain UK benefits and health care. (See Infosheet 7: UK Habitual Residence Test).

You should also think about what would happen property-wise if you decided to return to the UK? Would you still have the resources to buy a home in the UK?

Many people opt for keeping a foothold in the U.K., e.g., retaining a home there and dividing their time between the two countries. Even if this were not a long-term possibility, it might still be worthwhile renting a property for at least six months to assess costs and suitability.

On a more positive note, Age Concern España exists to help promote the welfare of those people over 50 and has a number of local Age Concern Organisations in Spain. They provide information and advice and in some instances practical help and assistance. However, as a voluntary organisation run by volunteers, they do not provide such things as legal/financial advice, care/nursing facilities, home helps, a taxi service, etc. There are a number of likeminded expatriate organisations in existence but once again, they are volunteer-based.

When one knows some of the possible drawbacks in retiring to Spain, this Infosheet will provide you with a basic guide to the topics you should consider and lists sources where you can obtain more detailed information.

Town Hall Registration

Upon arriving in Spain, it is advisable to regularise your situation by registering with your local Town Hall, which will entitle you to receive the benefits and services provided by the local authority. To do this you will need your passport together with one of the following: property deeds, rental contract, copy of a utility bill in your name from your place of residence in Spain.

N.I.E. (Número de Identificación Extranjeros)

Another priority upon arrival, should be the obtaining of an NIE which can either be done through a local *Gestor*, or by making an application at your local National Police Station (Foreign Department). Without this you would not be able to purchase or rent a property, buy a car, etc.

Tarjeta de Residente Comunitario/Certificado de Registro de Ciudadano de la Unión

As from 28 March 2007, European Union (EU) citizens are no longer issued with residence cards. However, all EU citizens planning to reside in Spain for more than three months must register in person at the Foreigners' Office (Oficina de Extranjeros) in their province of residence or at designated Police stations. Instead of a residence card, an EU citizen will be issued with a certificate stating his/her name, address, nationality, identity number and date of registration.

Those EU citizens in Spain who already have residence cards do not need to re-register until their residence cards expire when they will then be issued with a certificate. As the new certificates do not contain a photograph, the law requires you to always carry an original document containing a photograph, i.e. passport, (a photocopy will NOT suffice), as proof of identity.

Driving Licence

As a resident in Spain, you must possess a valid European Union driving licence containing your photograph (the credit-card type). If you have any doubts as to the validity of your licence, you should check that it is in order with your nearest *Jefatura Provincial de Tráfico*. You must also check with your insurance company in Spain to make sure this complies with their terms and conditions. If you still have the older pre-EU paper licence, that must be exchanged for a Spanish-issued EU one, which can be applied for at your nearest *Jefatura Provincial de Tráfico*.

Tax and inheritance law

Tax and inheritance laws are different from those in the UK and professional legal and financial advice should be sought. The British Consul, in the area in which you intend to live, will have a list of English-speaking lawyers.

Wills

Everyone should make a will on coming to live in Spain regardless of the assets involved. Spouses should make separate wills.

Medical facilities and hospitalisation

As a general rule, medical facilities in Spain are excellent.

In the public sector, doctors and nurses generally do not speak English and increasingly doctors in the local surgeries and hospitals are refusing to see patients who do not speak Spanish or do not have an interpreter with them. You will be responsible for paying for the interpreter yourself.

In the private sector, some doctors and nurses speak English and those hospitals and clinics in tourist areas normally provide PR staff who act as interpreters.

One should also bear in mind, availability of services which varies from locality to locality. If facilities are not available to meet your specific needs, you may have to travel to another area for treatment.

In Spain it is customary for a family member to provide basic nursing care (feeding and personal hygiene) even in private clinics, unlike the system in the UK where it would be provided by nursing staff. However, in most areas where British expatriates live, there are British privately run nursing agencies which charge commercial rates for services similar to those you would find in the UK. These charges are not normally covered by private medical insurance and they can turn out to be very expensive, if you need more than a couple of care hours a day. (Please note that Age Concern España does not provide this service.)

Health care in the European Community

(The following information on health care has been provided by the Customer Services Unit of the UK Pensions and Overseas Benefits Directorate.)

When you go to live, but not work, in another Community country you may get health care cover from the UK for yourself and any accompanying dependent member of your family under the State scheme of the other country. There are different 'E' Forms depending on whether you are under or over pensionable age (60* for women, 65 for men).

If you are under pensionable age (65/60* years - male/female) at the date of departure, the appropriate Certificate to request help from the Benefits Agency is the E106.

Health cover (E106) will only be for a limited time and how long depends on whether you can still get UK Short-term Benefit if you claim it. When this entitlement ends the UK will not give you any more health care cover.

Anyone who is in receipt of a UK Incapacity Benefit or is aged 65/60* years - male/female - and is in receipt of a UK State pension, or who satisfies these circumstances after departure, can still qualify for health cover from the UK by requesting Certificate E121 from the Benefits Agency.

The Forms E106 and E121 should provide health cover in the new country of residence on the same level as that available to an insured national of that country.

If you have holidayed in on the Continent of Europe before, you are probably familiar with the EHIC card (European Health Insurance Card). This is not appropriate when you are no longer **ordinarily resident in the UK** and is only valid during short trips on holidays in other Community countries providing free or reduced cost **emergency** treatment.

NOTE: It is for the Spanish authorities to decide and state who can be shown as a dependent relative on an 'E' Form.

**Between 2010 and 2200 this will be gradually increased for women, so that both men and women will receive their pensions at 65 by 2200.*

Private medical health cover

Local private medical insurance is available which, at first sight, may appear cheap but the cover provided is not always as comprehensive as that provided by some private medical insurance schemes in the UK. As with all insurance, it is essential to read the **small print**.

You may also need to consider taking out medical repatriation and dental treatment cover.

If you need an English-speaking doctor, before you take out a medical insurance policy, you should check with your medical insurers which private medical facilities you can use in the area where you intend to live; it may turn out that your local English-speaking doctor does not accept your particular medical insurance.

Spanish Council-provided social services

These are only available to people who register with their local Town Hall as residents and who hold a *Tarjeta de Residente Comunitario* (Community Residence Card) or as from 28 March 2007, a Certificate of Residence. These services vary from one council (*Ayuntamiento*) to another. In planning for the future, it is important to consider what is available in the area you have chosen.

In general, there is no district nursing or community care provision and a very patchy meals-on-wheels service. This means that you may have to employ the services of a private nursing care agency, if you need after care when you leave hospital or if there comes a time when you need assistance with personal hygiene, cleaning, cooking, shopping and trips to the doctor/hospital, etc.

Cost of residential care

Council-run residential and nursing home care establishments are available but there are normally very long waiting lists. If you do not speak Spanish, you may feel isolated and lonely were you lucky enough to be offered a place.

The cost of private residential care compares favourably with that in the UK. However, unless your local council in Spain provides such establishments, subsidies would not normally be available and you would have to meet the full cost yourself.

Location

Choosing to live in very unspoilt hinterland away from the tourist areas may suit you when you first retire to Spain. However, you may find that this becomes impractical as a place to live.

So, when deciding where to live, it is wise to consider public transport services, as the day may come when you are no longer able to drive. Similarly you should plan ahead for the day when stairs, hills, D.I.Y. and the thousand and one tasks you take in your stride now may seem to be more and more of a problem. Many people who do not plan ahead, or think about how they will manage when their circumstances change, experience problems.

Some ambulance services do not cover certain areas. If therefore you were seriously ill, you must consider how you would get to the nearest hospital.

If you have not had the opportunity to spend more than a few weeks at a time in Spain, renting a property in the locality of your choice for at least six months may be worth considering until you become familiar with the area. This will give you time to evaluate all the local services and facilities.

Food and the cost of living

Spain is no longer a cheap place to live compared with what it was in the late 1970's and 1980's. The cost of purchases is largely dependent on whether you buy imported or locally produced goods. In general, expect to budget for everyday living costs on the same basis as you would in the UK.

Climate

Many regions of Spain have a wider range of climate than newcomers realise (it is a large country!) - cold by night, scorching hot by day, cool in winter, very hot in summer. Many people install central heating and air conditioning. If possible, it is best to ask people already resident when you have decided on an area, before committing yourself to a purchase - what temperatures, etc., will be like. But do not ask a Spanish person, he was born to it!

Hobbies and interests

Living in a country is very different from visiting on holiday. Nevertheless the majority of retired expatriates live lives similar to those they would have led in the UK. There is a wide range of social activities available, which are normally advertised in the local English-language media. In areas where there are already lots of expatriates living, there will be more choice of English-speaking clubs and activities. However, every area of Spain provides some leisure/recreational facilities for pensioners albeit that these may be conducted in Spanish.

Age Concern England

Age Concern England produces a leaflet entitled 'Retiring abroad – What to consider if you are planning to leave the UK'.

Visit the Age Concern England website www.ace.org.uk

or a copy is available by writing to:

Age Concern England,
Astral House,
1268 London Road,
London SW16 4ER.

Department for Work and Pensions

All queries should be addressed to:

Department for Work and Pensions,
Tyneview Park,
Whitley Road,
Benton,
Newcastle Upon Tyne NE98 1BA.

Tel: +44 191 218 7777

Fax: +44 191 218 7381

Email: tvp.internationalqueries@thepensionsservice.gsi.gov.uk

Website: www.thepensionsservice.gov.uk

Medical Benefits

Tel: +44 191 218 1999

It is always helpful to quote:

1. Full name and address
2. Maiden name (if applicable)
3. Date of birth
4. Nationality
5. UK National Insurance number
6. Type of pension/benefit

Generally speaking benefits are NOT exportable. Booklet SA29 and Infosheet 3 are, therefore, essential reading.

Useful contacts

Website of the UK government:

www.direct.gov.uk

Section entitled "Britons living abroad".

The British Consulate-General Madrid produces a paper called 'Living in Spain'. This may be obtained over the Internet at:

http://www.britishembassy.gov.uk/Files/KFile/living_spain.pdf

or by contacting:

The British Consulate-General

Paseo de Recoletos 7/9, 4º

28004 Madrid

Tel.: 91 524 97 00

Fax: 91 524 97 30

Email: madridconsulate@fco.gov.uk

Reading matter

It is worth taking time to read as much as possible about life in Spain before making the move. Many interesting books will be available from your local library.

Federation Age Concern España

Federación de Asociaciones de Age Concern España is a federation of Age Concern Organisations in Spain. All are registered as charitable organisations under Spanish law.

How to contact Age Concern in Spain:

Federation Age Concern España

Apartado 7

07180 Santa Ponsa

Mallorca

E-mail: info@ageconcern-espana.org

INFOLINE: (+34) 971 718794 or 902 003838

Age Concern España provides general information (such as Infosheets) and specialist advice for people with more complex needs.

Local Age Concern Organisations exist in most of the areas densely populated by English-speaking expatriates. They can provide more detailed information about the locality they cover.

Age Concern Costa Blanca Sur

C/ Paganini, s/n

Urb. La Siesta

03184 Torrevieja

Alicante

E-mail: accostablancasur@ageconcern-espana.org

Age Concern Estepona y Manilva

C/ Zaragoza, 29

29680 Estepona

Málaga

E-mail: acesteponaymanilva@ageconcern-espana.org

Age Concern Ibiza y Formentera

Apartado 370

07800 Ibiza

E-mail: acibizayformentera@ageconcern-espana.org

Age Concern Mallorca

Apartado 7

07180 Santa Ponsa

Mallorca

E-mail: acmallorca@ageconcern-espana.org

Age Concern Menorca

Apartado 90

07720 Es Castell

Menorca

E-mail: acmenorca@ageconcern-espana.org

Finally some golden rules:

- Start learning to speak Spanish – you will definitely need to communicate with doctors, officials, etc., in their language
- Remember you will be moving to a country which has a different culture
- Accept that values are different in Spain, where time moves slowly
- If you are thinking of buying a business, careful research beforehand is **essential**
- Take advice from and only deal with legally registered and independent professionals, i.e., solicitors, gestors and estate agents.

THIS INFORMATION IS GIVEN IN GOOD FAITH AT THE TIME OF PUBLICATION AND IS PRESENTED AS A GUIDE ONLY.

All rights reserved. This publication may not be reproduced in whole or in part without written permission from Age Concern España.

Age Concern España exists to promote the well being of people aged 50 and over and to make their life a fulfilling and enjoyable experience. This is one of a number of Infosheets on a range of subjects produced by Age Concern España. A full list is available from Age Concern España, Apartado 7, 07180 Santa Ponsa, Mallorca on receipt of an addressed envelope or by visiting our website at www.acespana.org

For further information ring INFOLINE on (+34) 902 00 38 38 or send an email to info@ageconcern-espana.org