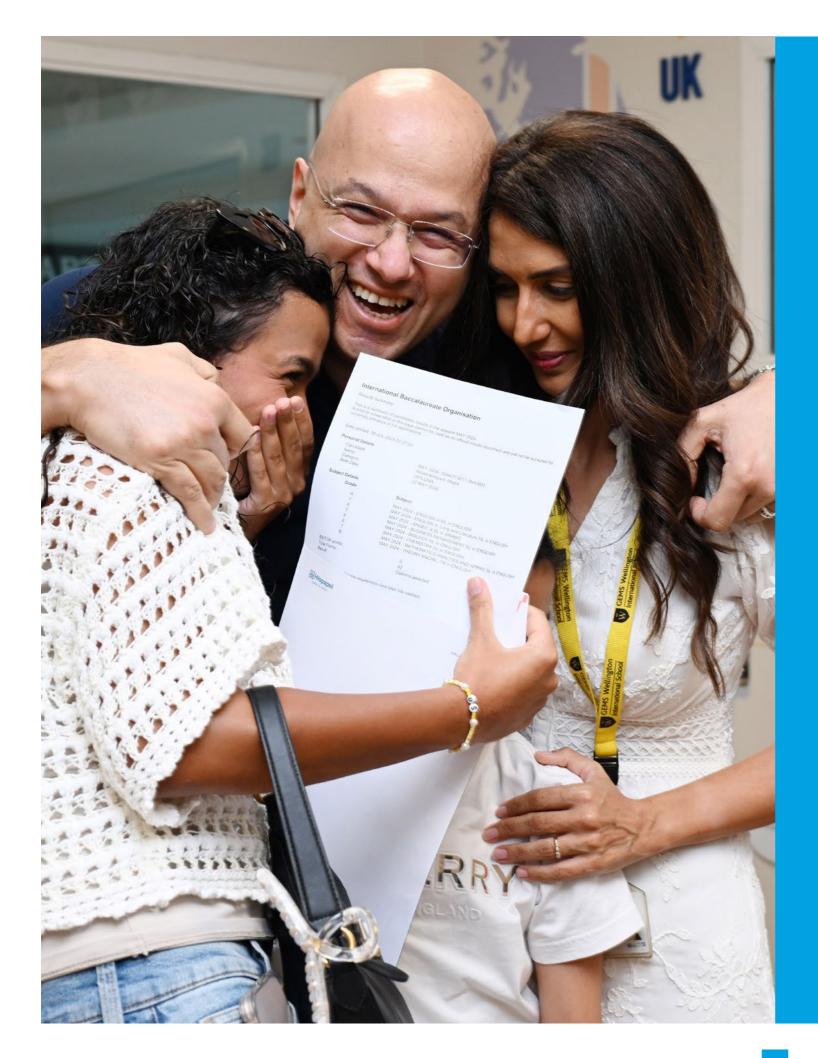




## GEMS EDUCATION - EXODUS & EDUCATION

Why British Parents Are Moving to the UAE.





### **Foreword**

This report presents original data on UK families relocating to the UAE primarily for their children's education. It aligns with existing research on international migration and education — an area I have studied for over 20 years. Described as an 'education exodus,' this phenomenon echoes themes from South Korea's Education Exodus: The Life and Times of Early Study Abroad (Lo, Abelmann, Kwon, & Okazaki, 2015). While that study examined South Korean families moving to the US, little is known about UK families emigrating for education, making this report a valuable contribution.

The report details the 'push factors' driving middle - and higher-income parents to leave the UK, notably rising living costs, safety concerns, and a declining healthcare system. However, financial uncertainty is dominant, with the UK's economic instability — exemplified by the new Labour Government's VAT on private school fees — prompting families to seek alternatives. If they don't move abroad, 34 per cent of parents say they will have to work more hours to afford the additional costs, while 29 per cent would cut back on materialistic items. The UAE offers both economic stability and better value for money.

The report also explores the UAE's 'pull factors,' particularly its role as a transnational education hub. Prestigious schools provide internationally recognised curricula in a diverse, safe environment. Attending such schools provides children with 'cultural capital' (Bourdieu), equipping them with STEM skills, bilingual proficiency, and global connections — essential assets for future 'global citizens.'

Johanna L. Waters Professor of Human Geography University College London, UK 10 February 2025

# The UAE's growing appeal: Education, opportunity and stability

Beyond its world-class infrastructure, economic prosperity, luxurious lifestyle, and rich cultural heritage, the United Arab Emirates (UAE) is increasingly recognised as a global leader in education and innovation.

This reputation has drawn significant interest from British parents seeking a high standard of education for their children. With the rising cost of living in the UK and the introduction of VAT on private school fees, many families are exploring alternative destinations. Research carried out by GEMS Education, among 500 parents with children at private schools in the UK, found over a third (34 per cent) would consider taking their child out of private education and sending them to state school, while 25 per cent would opt for a more affordable independent institution. The UAE, offering academic excellence, tax-free benefits, and an attractive quality of life, has emerged as a compelling option. This report delves into the motivations behind this strategic migration and its broader implications for the UK and the UAE.





### The rising cost of UK private education and the UAE's financial edge

The British government's decision to impose VAT on independent school fees has significantly increased the cost of private education, making it less affordable for many middle and highincome households. Some schools have closed, while others have raised fees by up to 20%, placing additional financial strain on parents. As a result, many families are considering international alternatives to maintain access to high-quality education without the added financial burden.

Recent research commissioned by GEMS Education found that over a third of UK parents with children in private schools are planning to move abroad in the coming years, with 11 per cent stating they would relocate specifically to avoid paying the VAT charge. Parents surveyed for the report say that they would save an average of £8,417 a year if they didn't have to pay VAT on school fees. Among these, 29 per cent admitted private education is the only type of schooling they'd want their child to have.

Popular destinations include Spain, Australia, Canada, New Zealand, the United States, and, increasingly, the UAE, which has emerged as a compelling option, offering financial stability alongside a world-class education system. Its modern, multicultural environment and absence of VAT on private school fees provide families

with greater economic predictability. Many expatriates also benefit from employer contributions toward tuition, further easing financial pressures. Combined with the country's tax-free income system, these factors allow families to optimise their financial resources while ensuring access to top-tier schooling. With its combination of financial advantages, high educational standards, and an exceptional quality of life, the UAE continues to attract British families seeking long-term stability and opportunity.

Beyond education, the UAE's strong economy, stable currency, and competitive salaries make it an attractive destination for those seeking financial security. The country's tax-free income policy allows families to allocate more funds towards housing, healthcare, and extracurricular activities, enhancing overall quality of life. More than half (61 per cent) of parents surveyed cited a generally better lifestyle as the top reason to move. Others pointed to a better future for their child (40 per cent) and job opportunities (29 per cent). Improved wages (21 per cent), housing (19 per cent), and healthcare (19 per cent) were also motivations. Additionally, business-friendly policies, real estate investment opportunities, and entrepreneurship incentives reinforce the UAE's reputation as a global financial hub.



### The growth of British students in UAE schools

The prospect of relocating from the UK to the UAE may soon become a reality for many families.

With education paving the way for a brighter future and better job prospects, it is a significant factor driving parents' decision to move overseas. Students from the UK can access high quality education at top schools in the UAE, which offer the National Curriculum for England. This enables students moving abroad to effortlessly continue and finish their education at a new institution, earning the same GCSE and A-level qualifications as they

would in the UK, but with the added benefit of an international outlook and global citizenship.

Some parents have concerns about moving their child, including missing their friends and family (47 per cent), language barriers (42 per cent) and struggling to adapt to the culture (40 per cent). However, these considerations aren't preventing parents from making the move - 29 per cent of parents surveyed said they know someone who has already left the UK due to the announcement around independent school fees and VAT.



### Academic excellence: UAE vs UK

Following the UK's VAT announcement, GEMS Education schools experienced a spike in enquiries from families in the UK, further underscoring the UAE's growing reputation as a preferred education destination. As the table below illustrates, in 2024, GEMS students significantly outperformed British national averages in exam results.

	GEMS	England	Difference
GCSE 9-7	40%	22%	18%
GCSE 9-5	69%	52%	17%
A Level A*-A	34%	28%	6%
A Level A*B	63%	54%	9%

GEMS Education British curriculum schools have accreditation from British Schools Overseas (BSO) as well as the Council of British International Schools (COBIS). The high-quality teaching and innovative facilities offered by schools in the UAE are not only appealing to British parents, but also teachers. Data from the International School Consultancy shows, around 145,000 teachers working in international schools in the UAE are from the UK, representing roughly one-fifth of the total international school teaching staff. Key driving factors for teachers include higher salaries, tax-free income and generous benefits like housing allowances. Coupled with the high standard of living in modern cities like Dubai, moving abroad to teach in the UAE is an attraction option for many British teachers compared to their role in the UK.

# The UAE's rise: World-class infrastructure and economic prosperity

For many families, relocating to the UAE provides financial advantages and an enhanced quality of life. The UAE has become a thriving international hub, attracting professionals, entrepreneurs, and families worldwide. Cities like Dubai and Abu Dhabi offer:

- Tax-free salaries, allowing for greater financial flexibility.
- World-class amenities, from healthcare to high-end housing.
- Robust business opportunities, with free zones offering 100 per cent foreign ownership.
- Sectors like finance, technology, and education support a stable economy.

### A secure and multicultural lifestyle

Beyond financial considerations, families also prioritise a safe and inclusive environment for their children. With rising crime rates among school-aged children in the UK, safety has become a key factor for families considering relocation. The UAE consistently ranks among the safest countries globally, offering low crime rates, political stability, and robust legal frameworks, ensuring a secure environment for children.

The UAE also provides a culturally rich and cosmopolitan lifestyle. Families benefit from world-class healthcare, top-tier recreational facilities, and a vibrant expatriate community. British families often highlight the strong sense of belonging and the advantages of cross-cultural learning and multilingual education. The Family First initiative by GEMS Education reinforces this, fostering collaboration between parents, educators, and students.

The UAE's multicultural schools emphasise inclusive education and globally recognised curricula, preparing students for an interconnected world. These elements, combined with economic and social stability, make the UAE an attractive long-term option for families seeking security and high-quality education.

One UK parent who was surveyed, Sajeela Admad, said of their move to the UAE: "I love that Dubai is a whole international hub, and you get people from all different backgrounds and ethnicities. We did have that in the UK, but it's to a much larger extent over here in Dubai. The long-term benefits I would see are that my kids will be well-rounded and open-minded to different cultures and people. This is super important because I think that's the way the world is going."

### A thriving expat community

British families in the UAE benefit from:

- A strong sense of community, supported by expatriate networks.
- Multicultural learning environments fostering cross-cultural understanding.
- World-class healthcare and recreational facilities, enhancing family wellbeing.

Initiatives like GEMS Education's Family First programme further strengthen community ties, promoting collaboration between parents, educators, and students. UK parents living in The UAE consistently highlight several key steps to ensure a smooth transition:

- Research and visit schools in advance to understand their ethos, facilities, teaching standards, and curriculum options. Make sure to apply well in advance, as it places at the top of the British curriculum schools are in high demand.
- Network with existing expatriate families for practical advice and school recommendations. Join expat forums, Facebook groups and other online communities to gain first-hand opinions on living in the UAE.
- Contact relocation experts or real estate agents to find suitable accommodation and streamline visa and logistical arrangements.







### Planning for success: Essential considerations for relocation

As with any family considering overseas relocation, it requires research and careful planning. There are several key factors to consider before moving to the UAE.

These include:

#### Education

- The UAE offers high-quality international schools that include British curriculum options.
- Many schools have extensive waiting lists, so early research and application are essential.
- Consider location, tuition fees, curriculum options, and education regulator ratings when deciding.

#### Visa and residency

- Work permits are required for employment, while dependents need family sponsorship.
- If you are moving for work reasons, your employer will typically sponsor your visa.
- Visas available include employment, investor and the Golden Visa for long-term residency.
- Visa rules vary by profession, salary and sponsorship eligibility, so research them carefully.
- Entrepreneurs should explore freelancer or business setup visas.

#### Tax and finance

- The UAE is known for its tax-free personal income, but businesses are subject to corporate tax (9%) and VAT (5%).
- Expats should also review their home country's tax obligations and consider financial planning for savings and investments.

### **Employment and business opportunities**

- Professionals should research industry demand, salary expectations, and industry regulations.
- Business owners may benefit from free zones for 100 per cent foreign ownership or mainland business structures.

#### Accommodation

- Work with a licensed agent who can help navigate rental laws, contracts, and fair pricing.
- Look for a gated community with parks, pools, play areas and proximity to schools, work, healthcare, and amenities.
- Set a realistic budget that considers utilities, security deposits, and service charges.
- Lease agreements are typically for one year with a 5-10 per cent security deposit.
- Popular areas for expats in Dubai include Dubai Marina, Arabian Ranches, Jumeirah, and Palm Jumeirah.

### Cost of living and financial planning

- While tax-free, the UAE has higher living costs, particularly for housing and schooling.
- Opening a local bank account simplifies salary deposits, bill payments, and transfers.
- Budget for housing, healthcare, and education while considering currency exchange rates.

### Healthcare

- The UAE provides world-class medical care, with private health insurance mandatory.
- Research insurance costs, coverage, and school medical requirements before relocating.
- Check if employer-provided medical insurance covers family members.

### **Cultural adaptation**

- Although English is widely spoken, familiarising yourself with Arabic phrases is beneficial.
- UAE laws strictly regulate alcohol, public behaviour, and online activity.
- Understanding local customs, etiquette, and laws ensures smooth integration.

