THE GLOBAL EXPAT HUB
Country Relocation Guide

AE

United Arab Emirates

Your complete guide to moving abroad

Tax-free salaries, effortless admin and a population that is nearly nine-tenths foreign born.

CAPITAL	CURRENCY	LANGUAGE	REGION
Abu Dhabi	UAE dirham	Arabic (English widely used)	Middle East

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WHY UNITED ARAB EMIRATES

An honest snapshot

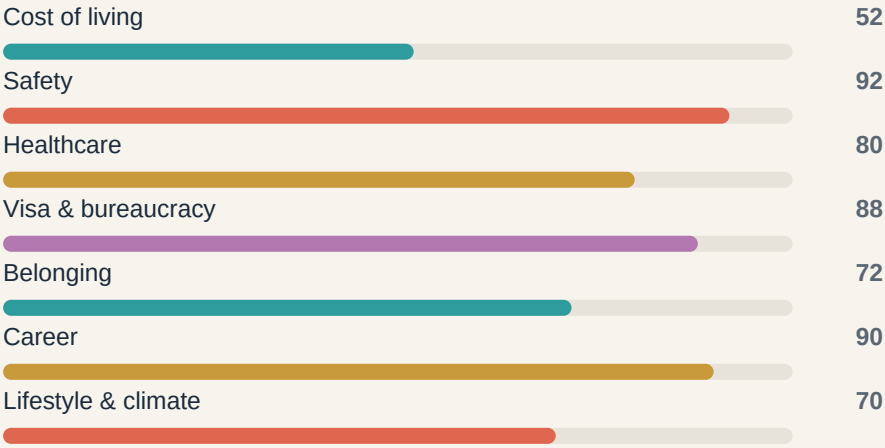
United Arab Emirates is scored the same way as every country on The Global Expat Hub: seven weighted dimensions combined into one liveability score, kept independent of any advertising. Here is how it rates, and what that means for a move.

76 /100

Liveability score

Safety rating: 92/100

Region: Middle East



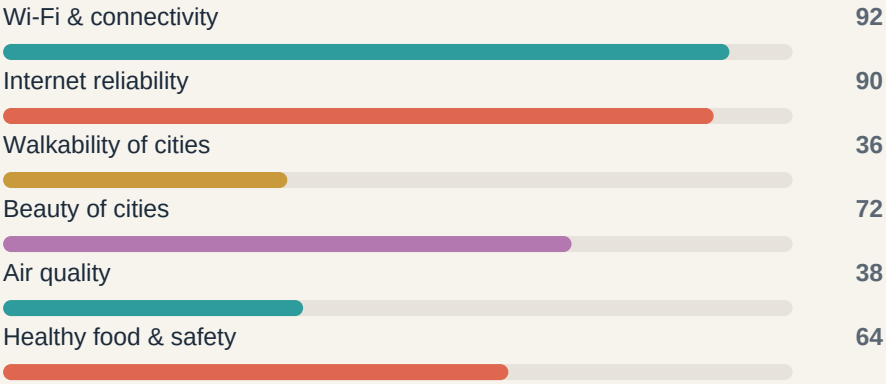
Scores are editorial estimates for planning, not legal, immigration or financial advice.

UNITED ARAB EMIRATES BY THE NUMBERS

Cost of living & essentials

Worth of the dollar	$1 ≈ AED3.6725 (UAE dirham (pegged))
Utilities (85 m² flat)	$230/mo · electric, water, sewer, garbage
Home internet	$95/mo
Mobile / eSIM	$45/mo local · travel eSIM ≈ $25/10GB
Fuel	$0.75/litre
Doctor visit	$80 (private)
Emergency room	$400
Dental	$110 / $150
Cost to give birth	No public option for expats; private $6,000–12,000, insurance mandatory
Life expectancy	79 years
Unemployment	3%
Adult literacy	98%
Rural land	Freehold zones only; rural land not sold to foreigners

Connectivity, walkability & beauty



English day-to-day	High
Remote-work time zone	Partial EU, hard for US

Climate, law & getting around

Hot desert; very hot and humid Jun–Sep (40°C+), pleasant Nov–Mar. Almost no rain.

19°C	27°C	36°C	30°C
66°F · Jan	81°F · Apr	97°F · Jul	86°F · Oct

Rainfall	about 100 mm (4 in) a year
Snow	None
Severe weather risk	25/100 — Extreme heat, dust storms, rare flash floods; no earthquakes or hurricanes
Time zone	GST (UTC+4); 9 hours ahead of New York in winter
Drive on the	Right
Taxes (property)	None; 4% transfer fee on purchase (Dubai)
Taxes (income, local)	None; no personal income tax
University	Not free; $15–30k/yr at branch campuses

Official law & sources

Legislation: UAE Legislation portal — https://uaelegislation.gov.ae
US Embassy: https://ae.usembassy.gov · Wikipedia law overview available on the country page.

GETTING IN & STAYING

Visas & residence

- Employment visa sponsored by an employer or free zone
- Golden Visa (10 years) for investors, professionals and outstanding talent
- Remote Work visa and Green visa for freelancers and skilled workers

Retiring in United Arab Emirates

Retirement visa (5 years, renewable) for over-55s with property, savings or income; no local income tax.

Schemes that attract expats

- Zero personal income tax
- Golden Visa 10 years for investors, professionals, talent
- Green visa for freelancers and skilled workers
- Retirement visa for over-55s with property or savings

Remote work & digital nomads

Virtual Working Programme: 1-year remote-work visa on $3,500/mo income

PLAN · AFFORDABLE MOVE

Affordable Move

Estimated first-year setup

$12,150

You're moving on savings or a modest income, doing the paperwork yourself, and treating the first year as a test. You'll rent furnished, fly economy, ship almost nothing, and learn the language in group classes.

Ongoing monthly living for one adult on this tier: about $1300/month, plus utilities around $230.

First-year cost breakdown

Scouting trip flights *one to two return tickets*	**$1,000**
Scouting trip stay *two to four weeks in the neighbourhoods you might live in*	**$1,050**
Visa, permits & translations *government fees, apostilles, translations; luxury adds an immigration lawyer*	**$1,050**
Relocation flights *one-way, with extra baggage*	**$1,050**
Moving & shipping *affordable: suitcases only; luxury: full container and white-glove*	**$1,100**
Housing deposit & first rent *deposit plus first month, scaled to the local rental market*	**$1,750**
Furnishing & setup *affordable leans on second-hand and furnished lets*	**$650**
Health insurance, first year *basic international cover through to premium global plans*	**$1,500**
Language classes *apps and group classes through to private tutoring*	**$300**
Local admin & first-month living *registration, SIM, transport, groceries before income settles*	**$1,600**
Contingency *10% of the total above*	**$1,100**
Total	**$12,150**

Timeline

Decide & research — ~8 wks

Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.

Paperwork — ~10 wks

Gather documents, get apostilles and translations, apply for the visa yourself, arrange basic international health insurance.

Scouting trip — ~3 wks

One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space.

Move — ~4 wks

Sell or store what you can't carry. Two suitcases each. Book a one-month furnished rental to land in, then find a lease locally.

Settle — ~8 wks

Register your address, get a SIM and a bank account, join group language classes, say yes to every meetup for two months.

AFFORDABLE MOVE · CHECKLIST

Your affordable move checklist

Tick these off as you go. Everything here is scaled to this tier and to United Arab Emirates's own prices, visa routes and timelines.

- ☐ Two-city shortlist with a written reason for each
- ☐ Visa route chosen and requirements printed
- ☐ Passport valid 18+ months
- ☐ Documents apostilled and translated
- ☐ Basic international health insurance quote
- ☐ Six months of living costs saved in cash
- ☐ Scouting trip booked in a furnished rental
- ☐ Furnished landing rental for month one
- ☐ Pet paperwork started (if applicable)
- ☐ Belongings reduced to two suitcases each
- ☐ Bank told you're moving; a no-foreign-fee card in hand
- ☐ Language app streak of 60+ days
- ☐ Group language class booked for week two
- ☐ Expat group memberships joined online
- ☐ Contingency fund kept separate and untouched

PLAN · MID-RANGE MOVE

Mid-range Move

Estimated first-year setup

$23,850

You have a steady income or remote job, want the move to be smooth rather than cheap, and will pay for help where it saves weeks. You'll ship some belongings, rent a proper apartment, and use a relocation agent for the hard parts.

Ongoing monthly living for one adult on this tier: about $2200/month, plus utilities around $230.

First-year cost breakdown

Scouting trip flights *one to two return tickets*	**$1,600**
Scouting trip stay *two to four weeks in the neighbourhoods you might live in*	**$2,300**
Visa, permits & translations *government fees, apostilles, translations; luxury adds an immigration lawyer*	**$1,500**
Relocation flights *one-way, with extra baggage*	**$1,700**
Moving & shipping *affordable: suitcases only; luxury: full container and white-glove*	**$3,700**
Housing deposit & first rent *deposit plus first month, scaled to the local rental market*	**$3,150**
Furnishing & setup *affordable leans on second-hand and furnished lets*	**$1,900**
Health insurance, first year *basic international cover through to premium global plans*	**$2,550**
Language classes *apps and group classes through to private tutoring*	**$650**
Local admin & first-month living *registration, SIM, transport, groceries before income settles*	**$2,650**
Contingency *10% of the total above*	**$2,150**
Total	**$23,850**

Timeline

Decide & research — ~6 wks

Shortlist two or three cities, read every section here, book a consultation with a relocation agent, start language lessons.

Paperwork — ~8 wks

Documents, apostilles, translations; a lawyer or agent files the visa; comprehensive international health insurance arranged.

Scouting trip — ~3 wks

Two to four weeks across two neighbourhoods, in an aparthotel or boutique hotel. View apartments with an agent, tour schools if needed.

Move — ~5 wks

Partial shipment of furniture and personal items; sell the rest. Fly with pets in the hold or via a pet relocation service. Land in a serviced apartment.

Settle — ~6 wks

Agent handles registration and utilities. Lease signed within a month. Weekly private language lessons; join clubs and classes, not just expat groups.

MID-RANGE MOVE · CHECKLIST

Your mid-range move checklist

Tick these off as you go. Everything here is scaled to this tier and to United Arab Emirates's own prices, visa routes and timelines.

- [ ] City shortlist scored against the sections here
- [ ] Relocation agent or immigration lawyer engaged
- [ ] Visa filed with a tracked timeline
- [ ] Comprehensive international health insurance in place
- [ ] Scouting trip: two neighbourhoods, apartment viewings booked
- [ ] School applications submitted (if applicable)
- [ ] Moving quotes from three companies; partial shipment booked
- [ ] Pet relocation service booked
- [ ] Serviced apartment for the first month
- [ ] Bank account and money-transfer service opened
- [ ] Tax advice taken on residency timing
- [ ] Private language tutor booked
- [ ] Driving licence exchange researched
- [ ] Furniture and appliances plan for what's not shipped
- [ ] Contingency fund at 10% of the plan

PLAN · LUXURY MOVE

Luxury Move

Estimated first-year setup

$67,650

Time matters more than money. You'll hire a full-service relocation firm, an immigration lawyer and a buyer's or leasing agent, fly business, ship everything, and land in a home that's ready.

Ongoing monthly living for one adult on this tier: about $5100/month, plus utilities around $230.

First-year cost breakdown

Scouting trip flights *one to two return tickets*	**$4,750**
Scouting trip stay *two to four weeks in the neighbourhoods you might live in*	**$8,100**
Visa, permits & translations *government fees, apostilles, translations; luxury adds an immigration lawyer*	**$3,550**
Relocation flights *one-way, with extra baggage*	**$4,700**
Moving & shipping *affordable: suitcases only; luxury: full container and white-glove*	**$12,900**
Housing deposit & first rent *deposit plus first month, scaled to the local rental market*	**$8,850**
Furnishing & setup *affordable leans on second-hand and furnished lets*	**$5,700**
Health insurance, first year *basic international cover through to premium global plans*	**$5,550**
Language classes *apps and group classes through to private tutoring*	**$1,600**
Local admin & first-month living *registration, SIM, transport, groceries before income settles*	**$5,800**
Contingency *10% of the total above*	**$6,150**
Total	**$67,650**

Timeline

Decide & research — ~4 wks

Relocation firm briefed. Two private scouting itineraries prepared. Lawyer confirms the best visa route, including investor and talent options.

Paperwork — ~6 wks

Lawyer files everything; you sign. Premium global health cover with medical evacuation. Tax structuring advice before you become resident.

Scouting trip — ~2 wks

Private itinerary in a five-star or boutique property, drone and video previews of homes before you fly, viewings with a buyer's or leasing agent.

Move — ~4 wks

Full container with white-glove packing and unpacking. Pets flown with a specialist. Home leased or purchased and furnished before arrival.

Settle — ~4 wks

Relocation firm completes registration, utilities, schools, staff and vehicles. Private language tutor. Introductions to clubs and community.

LUXURY MOVE · CHECKLIST

Your luxury move checklist

Tick these off as you go. Everything here is scaled to this tier and to United Arab Emirates's own prices, visa routes and timelines.

- [ ] Full-service relocation firm engaged
- [ ] Immigration lawyer engaged; visa route confirmed
- [ ] Tax and estate advice taken before residency
- [ ] Premium global health insurance with evacuation cover
- [ ] Private scouting itinerary with home previews
- [ ] Buyer's or leasing agent appointed
- [ ] Home secured and furnished before arrival
- [ ] Full-container shipment with insurance
- [ ] Pet specialist booked door to door
- [ ] School places confirmed
- [ ] Vehicle purchase or lease arranged
- [ ] Private language tutor scheduled
- [ ] Banking and wealth management set up locally
- [ ] Household staff or property management if needed
- [ ] Contingency at 10%, held in local currency

PLAN · RETIREMENT MOVE

Retirement Move

Estimated first-year setup

$34,200

You're moving for good on a pension, savings or both, and the priorities are different: a visa that doesn't depend on a job, healthcare you can rely on as you age, a tax outcome that doesn't shrink your income, and a community you'll actually enjoy. Comfort matters more than speed; certainty matters more than either.

First-year cost breakdown

Scouting trip flights *one to two return tickets*	**$1,600**
Scouting trip stay *two to four weeks in the neighbourhoods you might live in*	**$2,300**
Visa, permits & translations *government fees, apostilles, translations; luxury adds an immigration lawyer*	**$1,500**
Relocation flights *one-way, with extra baggage*	**$1,700**
Moving & shipping *affordable: suitcases only; luxury: full container and white-glove*	**$3,700**
Housing deposit & first rent *deposit plus first month, scaled to the local rental market*	**$3,150**
Furnishing & setup *affordable leans on second-hand and furnished lets*	**$1,900**
Health insurance, first year *basic international cover through to premium global plans*	**$2,550**
Language classes *apps and group classes through to private tutoring*	**$650**
Local admin & first-month living *registration, SIM, transport, groceries before income settles*	**$2,650**
Retirement visa, lawyer & pension certification *immigration lawyer, apostilled pension letters, medicals, translations*	**$2,750**
Private health insurance, first year (age 60+) *comprehensive cover until public-system access*	**$5,050**
Tax & estate advice *double-taxation, pension treatment, wills*	**$1,600**
Contingency *10% of the total above*	**$3,100**
Total	**$34,200**

Timeline

Decide & research — ~10 wks

Shortlist two places using the retirement page, the healthcare and hospitals pages, life expectancy, climate and the 'by the numbers' section. Read the retirement-visa route and the tax scheme for pensioners. Talk to two retirees already there.

Paperwork — ~14 wks

Pension or income letters certified and apostilled, police certificate, medical, birth and marriage certificates translated. Apply for the retirement or passive-income visa with a lawyer. Quote private health insurance for your age with pre-existing conditions declared.

Long scouting stay — ~6 wks

Six weeks in the town you'd live in, in the season you'd like least. Register with a GP or clinic, visit the hospital, price a pharmacy run, join a club, test the walk to shops.

RETIREMENT MOVE · CHECKLIST

Your retirement move checklist

Tick these off as you go. Everything here is scaled to this tier and to United Arab Emirates's own prices, visa routes and timelines.

- ☐ Retirement, pensionado or passive-income visa route confirmed with a lawyer
- ☐ Pension and income letters certified, apostilled and translated
- ☐ Police certificate and medical done within validity windows
- ☐ Private health insurance in place for age and conditions, until public access
- ☐ Prescriptions and medical records for a year, translated summary
- ☐ Tax residency date, pension treaty and estate advice taken
- ☐ Home-country pension paid to a local or multi-currency account
- ☐ Six-week scouting stay completed, including the hospital visit
- ☐ Home rented before buying; at least one year
- ☐ Local will and power of attorney prepared
- ☐ Registered with embassy or consulate
- ☐ Community found: club, faith group, volunteering or class
- ☐ Plan for care needs: home help, assisted living options and costs
- ☐ Return-trip fund kept for family emergencies
- ☐ Contingency at 10%, held in local currency

PRACTICALITIES

Getting there & the calendar

Main gateway airports

Dubai (DXB), Abu Dhabi (AUH), Sharjah (SHJ)

Low-cost carriers: flydubai, Air Arabia, Wizz Air Abu Dhabi

Emirates and Etihad connect almost everywhere; flydubai and Air Arabia cover the region cheaply.

Holidays & festivals

National day: National Day, 2 December.

- Eid al-Fitr and Eid al-Adha
- Dubai Shopping Festival (Dec–Jan)
- Abu Dhabi Grand Prix (November)
- Ramadan iftar culture

BEFORE YOU GO

Three ways we can help

Search jobs for free

Our job board is free for everyone. Browse remote and in-person roles that hire foreigners, filter by country, and apply directly. Employers post for a flat fee; you never pay to look. Start at theglobalexpathub.com/jobs.

Follow us on social

Find us on Facebook, Instagram, YouTube, LinkedIn and TikTok for country guides, expat stories, drone films and launch news. It is the fastest way to hear what is new and to reach us with questions.

Be our featured story

Send us your best travel photo and your story of moving abroad. Each week we feature one expat on the site and across our channels. Follow us, then submit through the Stories page, or simply message us your pictures on social. It could be you next.

Ready to research your move?

This guide is a companion to the full, always-updated United Arab Emirates page on The Global Expat Hub, where you'll find live travel advisories, official links, the job board, partner listings and more.

VISIT THE FULL GUIDE

theglobalexpathub.com/country/uae

All figures are editorial estimates for planning and were current at publication in 2026. Tax rules, visa schemes and prices change; verify before you rely on them. This guide is not legal, immigration, medical or financial advice.

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