

May 2017: Case Studies of British citizens living on the European continent

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- **Right to work**

***Peter. Financial consultant. Age 32. Living in Germany**

I started working for a German insurance company in 2015, having worked in the financial services sector in London for over 7 years. I would like to stay in Germany and my employer has assured me that they will support me as regards work permits if needed, but this might mean restrictions on switching jobs within Germany and the EU27. A potential employer is likely to prefer an EU national who requires no additional permits to work. I am also concerned about my skills and employability in the financial services sector in Europe. For example, currently there is a big push to harmonise the rules regulating the banking and insurance industries within the EU. This means that the skills of a professional working for an insurer in London are directly transferable to Frankfurt or Brussels. However with Brexit it may make it harder for people like me to do jobs in other EU countries, which in turn restricts my career prospects.

Debbie and Chris. British Housewife and IT Contractor. Living in the Netherlands

We left the UK in 2012, accompanying my husband who is a self employed IT contractor. We moved to Munich in 2012, paid into the German Tax system and stayed for 3 years. In 2015 my husband started contracting for NATO, using his UK LIMITED Company. We moved to Maastricht in the Netherlands, stayed a year at which point his project relocated to Brussels. In 2016 the Brussels project located to The Hague in the Netherlands and this is where we currently live. We have no residency rights in any of the continental countries we have lived in. So what will happen to us? What are the implications on our earnings? Will we still be able to trade? What about our pensions? What about the mutual recognition of qualifications? Will we be required to have a work permit to move between countries like we've done since 2012?

* name changed for requested anonymity

Daniel. Documentary maker and musician. Living in Germany

I am a British documentary maker, musician and father. My German partner and I recently moved here from London and my British daughter was born here in Berlin. I decided to be the main carer for her while my partner is in full time work. She started full time nursery at one year old, due to the affordable subsidised childcare. In London the prohibitive cost of childcare would have forced one of us to stay at home. I have lived in Berlin for less than 5 years and therefore I cannot apply for German citizenship. Questions abound about the consequences of Brexit: as a German/British couple with a child of dual citizenship, what will happen to our working, health and child care rights if we want to move between the UK and Germany in coming years?

***Mike. British chartered engineer. Living in Germany**

I left the UK with my German-born wife and UK-born children in 2006 for a job in Germany. Now our way back home feels cut off, as my wife never took a British passport, despite studying and working in the UK for a good 20 years. Our future is full of uncertainties: Will my wife's Cambridge PhD remain recognised? What about her national insurance and pension contributions paid in the UK? What about mine? What about our children's education? If they study here or in the UK, can we be certain that qualifications gained will be mutually recognised? What about family assets in the UK which were designed to ease our return? Should I and the children join the scramble to take German citizenship to ensure we can continue to work and be educated in Germany?

Denise and Richard. Professionals. Lost their house in earthquake. Living in Italy

We are a British couple in our late 50's resident in central Italy now for 4 years. We stand to lose everything should there be no agreement on individual rights – rights of residence, healthcare, recognition of qualifications, future pensions uplifts. We also feel quite traumatised with the constant uncertainty.

I am a psychiatrist taking early retirement in the UK so as to benefit from a steady employment-related pension income on moving to Italy. My husband continues to work via the internet for a British company, paying National Insurance contributions (NIC) and taxes in the UK. This has entitled him to an S1 document enabling both of us to access the Italian health system through the operation of EU Regulation 883/2004 as implemented by Regulation 987/2009. This has been and is of vital importance to us both as we have existing health conditions requiring regular treatment.

We sold our property in the UK and bought a house in Italy, which we have made our home in 4 years. Our home was destroyed in last year's earthquakes in central Italy and we now live in a caravan awaiting the Italian government's promised temporary wooden house.

Our applications for Italian citizenship (which requires 4 years residence) have not yet been completed as it is taking time to replace all our records and documents, which were lost in the earthquake. As it is, Italian citizenship applications take a minimum of 2 years to process so ours are unlikely to be determined prior to the date of Brexit.

* name changed for requested anonymity

We are not yet entitled to permanent residence under EU Directive 2004/38 (5 years legal residence) and face a very uncertain future.

Our current incomes from the UK have been seriously eroded by the fall in the value of sterling. Our UK state pensions, which we will not be eligible for until a couple of years post Brexit, will not be sufficient to supplement our already low incomes particularly if there is no agreement for UK pensioners in the EU to get the automatic increases.

To supplement our incomes, I have been considering returning to work as a psychiatrist, and indeed, have been asked locally to do so, relying on the current EU wide mutual recognition of qualifications. However, given the uncertainty of Brexit, I have been loathed to take up psychiatric work as professionally it requires a longer term commitment than the next 2 years and it is wholly unrealistic for me to attempt to retrain in my mid-60's to get the necessary Italian qualifications.

Should access to the Italian health system through the S1 be lost, our low incomes would be insufficient to cover private health insurance, even were such cover available, given our medical histories.

We would probably be forced to return to the UK where we have no family that help us (their elderly parents already being dead). We would most likely have to turn to the state to both assist us with housing (to 'sell' a pile of earthquake created rubble is simply not feasible) as well as provide continuous healthcare. The on-going anxiety created by Brexit has exacerbated our existing health problems.

- **Right of Establishment and right to work as self employed**

Robert. Lawyer with intellectual property consultancy. Living in Germany

Moving to Germany for me in the 1990s was simple. My employer didn't need to request a work permit and I didn't need to request a resident's permit. The local health insurance company insured me, and the German pension fund accepted my application for membership based on my previous contributions in the UK. Post Brexit, I am aware that my opportunities to work in the European Union might be severely restricted. Will I continue to be able to work for Austrian, Belgian and Norwegian companies? Will I need a work permit from each European country I work in, or will I be required to request a work permit each time? The uncertainty is hugely unhelpful.

Jane. British lawyer. Living in Germany

I left the UK in recession in the 90s to go to Brussels to do a traineeship. I met and married a German, and we have both lived and worked in four EU countries and raised a family, all with different places of birth. Now we face a myriad of questions concerning our personal and professional status: my right of establishment; right to work; recognition of my professional qualifications as a lawyer; the fact that I work cross-border between Berlin and Brussels and whether I may need work permits for each European country in which I work; whether I will get

* name changed for requested anonymity

state pensions from the four different countries where I have worked and whether I will benefit from the EU's aggregated pension system when I retire; our kids' citizenship status and whether they will be able to study in the UK; my husband's position in the UK if we were to move there. And the list goes on. These are issues we never expected to face.

***Henry. German-English translator. Age 60. Living in Germany**

As a graduate in German and Spanish from a British university, I entered the teaching profession in the UK in 1980. Eight years later, as Head of German in a north London comprehensive, I decided to move to Germany to gain experience working in industry, the aim being to return to the UK to teach German for business in higher education. However, in view of the ever worsening situation in education and the general lack of support for or interest in foreign-language learning in the UK, I decided to stay in Germany. For the last 25 years I have run a successful translation business here, working for German and international clients. Aside from the generally catastrophic impact of Brexit on the future of so many seriously misled and ill-informed people in the UK, the risks to me personally relate to my ability to continue with my work in Germany, to live and work where I choose in future in the EU27, and my UK pension entitlements.

James. Self employed. Living in Spain

My main concern is freedom of movement, but as the years go by, I am increasingly worried about what will happen with our healthcare? I work as a freelancer for UK businesses while living in Spain. Will I be able to travel back and forth as freely post-Brexit or would I be forced to return to the UK? If I applied and gained Spanish citizenship after Brexit would I need a work permit to travel between the two countries? I moved to Spain as a EU citizen with the freedom to live, work, retire in any of the EU27. I never expected those fundamental freedoms to be taken away from me. And what will happen to my healthcare when I retire? I continue to pay national insurance in the UK, but post-Brexit a reciprocal health care agreement may not be in place any longer in Spain.

***Jan and Malcolm. Small business owner. Living in Spain**

I worked for 26 years managing disability services in South London. Following my husband being made redundant, we decided to move to Spain to set up a rural tourism business. I have enough qualifying years to receive a UK state pension, although small, I am worried that post Brexit it will not be uprated and so lose value every year. My husband is working freelance and travels between Spain and the UK. He is self-employed and paying Autónomo each month which entitles us both as spouses to health care, though as sole contributor he will be the only one eligible for a Spanish pension, so we are very worried about facing a poverty stricken retirement. Should Brexit force us to return to the UK, my professional qualifications will be out dated and my qualifications may no longer be recognised.

* name changed for requested anonymity

***John. Business owner, German & UK house owner, Living in Germany**

I moved to Germany some 16 years ago to set up the German arm of our UK company. As a European by heart, I am so saddened about the UK decision to exit the EU. My company currently employs a mixture of nationalities: German, Swedish, Serbian, American and UK citizens and do business in the UK, continental Europe and the USA. How will Brexit affect the status and movement of my UK employees in Germany; my ability to hire UK employees in the future; and my ability to do business with the UK in general? On a more personal note, I own property in both Germany and the UK. How will Brexit affect my tax situation on any future sale? As it stands now, I can sell my UK house tax-free: will that change? Should I consider selling-up before Brexit Day? What about my German property?

***Paul and Joy. Business owner. Living in Germany**

My wife and I came to Munich in 1984 and have made our life here. Our two sons – also UK citizens – were born and educated here. They are currently studying in Munich and Berlin. How will their future right to study be affected as British citizens, having lived in Germany all of their lives and yet no longer EU citizens? As we both approach retirement age, we are also concerned about our pension entitlement and aggregation of contributions – having paid into the UK and German systems. I run a medium size company in the Munich area, employing a local workforce. I have many UK customers, so have a number of concerns: currency stability – due to the weakness of the pound since the referendum, my services and products are now about 20% more expensive on the UK market; potential restrictions on imports/exports and ease of movement of staff between the UK/EU; I travel a lot throughout Europe on business, and am worried about any travel restrictions that might be imposed on UK nationals in the EU.

***David. Art Appraiser. Self Employed. Living in Germany**

British freelance art appraiser, agent and specialist translator based in Munich; client base chiefly in Germany. I worked in London art market until the oil crisis and IRA severely impacted business. I found work in Germany just weeks before the UK voted to stay in the EC. Now I receive a basic UK pension and a small German state pension. I have many questions, many concerns: Will I still have the right to continue working freelance? Will I need a work permit? What will happen to my German health insurance if current Social Security Agreements between Germany and the UK are scrapped? What will happen to my UK pension? Will the German health insurance contributions due on it be re-assessed? Will basic UK pension stop being uprated despite having paid decade-long contributions? What will happen to my German partner who has never lived in the UK if I decide the only solution is to return? How would my partner and I be treated by the social services in the UK? Would there be benefit curbs for returning poverty-stricken 'expats'?

- **Mutual recognition of qualifications:** See the case studies above: Peter, Mike, Robert, Jane and Henry as examples of mutual recognition of qualifications.

* name changed for requested anonymity

- **Rights of residence of economically inactive people**

***Rose and Gemma Age 95 years and 67. Living in Germany**

I have lived and worked in Munich for over 28 years. After my father died in 1995, I brought my mother to Germany, believing that our future situation was secure here in Germany. She has since suffered a stroke and now has dementia. I have looked after her for some 20 years, but was recently forced to put her into a home, as I am myself now retired and no longer able to cope. As she worked only in the UK and receives her pension from the UK, she is covered by the EU (UK/Germany health agreement) so that half the costs of the home is now paid for from the UK and I pay the rest. The total cost is over €4000 per month. As my mother and I only have state pensions we would never be able to cover the total cost of the care home on our own, but also as a 95 year old woman, can't easily move her back to the UK. With the falling pound our small savings are diminishing fast.

Jeremy. Retired British QC (Senior Barrister). Living in Italy

I have worked all my life in the UK, paying tax and National Insurance contributions. I've never had private health insurance. In 2000 I bought a house to retire to in Italy and in January 2015 I registered in Italy as "residente". My issues are numerous, particularly because I have lived in Italy for under 5 years. Firstly, I will not have completed 5 years residence by March 2019 to obtain permanent residence, so I need to have the ability to accumulate pre and post Brexit periods of residence to obtain permanent residence under Directive 2004/38. Secondly, I might be able to apply for Italian citizenship January 2019, as the qualifying period for applying is 4 years for EU nationals, but the question is will that period continue to apply post-Brexit to applications made but not granted before Brexit? Thirdly, like most people of my age I have some medical history of interest to insurance companies. Obtaining comprehensive health insurance would be either very expensive or impossible (if certain conditions are excluded). Facing extreme old age with neither state nor private health cover is a real worry. Fourthly, selling up in Italy and returning to UK is no longer an option. The Italian house is in the zone of the recent earthquakes and has sustained quite serious damage. Even without that detail, the housing market in Italy has been totally flat since 2008 and it would be difficult to sell at any price.

***Christopher: Retired British Chartered Engineer. Living in Germany**

Having moved to Berlin nearly 4 years ago after retiring I am concerned over my continuing right to live here, in a property, which I've purchased. I'm already affected financially; my income is paid in sterling; I change it monthly to Euros, and for the future I'm worried about continuing free health care (paid for by my taxes and NI all my life) and continuing annual uprating of my state pension. Inflation could eat into my private pension too.

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***Peter. Retired EU Civil Servant. Living in Germany**

As a committed European I have proudly represented Britain in European Government for several decades. Now, following my retirement from a flagship European administration, I face being cut adrift by my country of birth. Due to divorce I must live on a fraction of my accrued pension entitlements and I am facing the freezing, and possible further loss in value, of my UK state retirement pension. In order to remain in Germany I must now acquire dual citizenship, the more urgently as I seek work in the private sector, in order to supplement my retirement income. My children were raised, and now work in Germany and have benefitted greatly from the multilingual, multicultural richness of being British citizens in Europe. It would be hard for them to start a new life in the UK, so also they must now seek dual nationality. Nonetheless, they and I still have ties of family and friendships on both sides of the Channel, and so cannot simply abandon our ancestral homeland, despite being ourselves threatened with abandonment. Travel, taxes, visa requirements, rights to medical treatment, legal protections, wills, insurances, pensions: all these and more will, in the absence of legal certainty over my and my family's continued right to reside, work, move, travel and conduct business freely within the UK and the EU, become a nightmare unless action is taken to provide us with protection following Britain's departure from the European Union. For most of my life I have worked hard for a better Europe that includes my country of birth, and I am now saddened and fearful for my future and for that of my children.

***Robert and Jean. Retired engineers. Living in Germany**

My wife and I moved to Germany in 1977 and have both worked for international companies in the UK and Germany, contributing nearly 10 years to the UK National Insurance and 38 years to the German State Pension and Health schemes. Our two children were born in Germany where they went to school and obtained an international education. Our daughter completed her higher education in Munich and our son studied in London, which caused no problem because his final school qualification was recognised throughout the EU. Our daughter obtained dual nationality (German as well as British), principally motivated by business travel reasons, in 2016 prior to the UK EU referendum. Our son returned to Germany this year (2017) after spending 19 years studying and working in the UK. His EU right of abode in Germany is now in question because he no longer fulfils the continuous five-year residency requirement in Germany, despite being born in Munich. Even assuming that the BREXIT negotiations guarantee our acquired EU right of abode in Germany, we are essentially locked in to living in Germany for the rest of our lives because our right to live in other EU states will be lost. And, under current regulations in Germany regarding "permanent residence permits", a longer residential stay outside Germany could negate our EU right to return and live in Germany. Our UK pension rights are also under debate although the UK government guaranteed them when we moved in to Germany in 1977.

- **Right to study**

***Paul. Student. Age 21. Living in Spain**

* name changed for requested anonymity

I am a UK citizen but born and raised in Spain to UK citizen parents. I have lived my entire life in Spain until aged 19, when I went to study at Erasmus University in Rotterdam, Holland in 2015. I will stay one or two more years in Holland to finish my undergraduate course (in 2018 or 2019) and then plan to do a Masters in London. My eventual objective is to return to Spain (my home) and work there after finishing my studies. Under Spanish law I have - as a UK citizen - no right to dual nationality. I need to know whether by opting to study in London I'm going to put my future at risk when I try to return home. Will I maintain the rights that go with current EU citizenship? If not, I will probably try to return to Spain earlier - either by trying to finish my Dutch undergraduate course in Spain or by scrapping plans to study a Masters in London. I do not have permanent residency in Holland because I have not lived there for 5 years. I have permanent residency in Spain (but do not know if I have "lost" this by leaving for Holland, or whether I will lose it if I study in the UK for a year or two). I need to be able to make key decisions about my future now, but have no sound basis on which to make them.

***Thomas. Student Age 19. Living in Spain**

I am a UK citizen born in and lived my entire life in Spain until I was 17, when I went to study at Exeter University, UK, in 2015. I will spend 2017-2018 studying in Mexico as part of my Exeter University course. I will return to Exeter to study from 2018-2019 and finish my undergraduate degree. I would like to remain in UK for my masters and PhD - or go to the US or elsewhere in the EU. I eventually want to return to Spain and make my life here, but I do not know whether I will be treated as a pre-Brexit resident in the EU, or a post-Brexit one (with fewer rights), when I return. If I am to be treated as a post-Brexit resident, I may decide to return to Spain before that. Under Spanish law - as a UK citizen, I have no right to dual nationality. I have serious decisions to make about my future, but have no strong ground on which to make them.

***Emily. International Business and Language Graduate, age 49. Living in Germany**

I left UK University in 1991 with a degree in International Business and German. In early 1992, I found a job in Munich and I grabbed the opportunity. Thanks to the EU, it was easy to travel here, to get a residence permit and to settle down as a regular, tax-paying citizen. Now, 25 years on, my (British) husband and I have a house, a 14-year-old daughter who was born here in Germany, a UK citizen but sees herself primarily as German. We feel fully integrated and have no intention of returning to the UK. My husband is 53 and I'm approaching 50, far from retirement, and we've only paid into the pension scheme in Germany. We're currently applying for German citizenship because we have no idea what is going to result from Brexit. For me it's ironic and regrettable to see the UK retreat from the EU after having provided me with an education that got me interested in another European culture in the first place.

Helen. Living in France

I am British as is my husband and son. We hold no other nationality. We live in France, in the first village inside the border in "Dreiländereck" - on the Moselle, opposite Schengen and about 1km from the German and Luxembourg borders (if you take a road - the German border is less than that if you walk up the hill behind our house). I work in Luxembourg at the Publications Office and my husband works at the European School in Mamer, which is also attended by our son. We pass through Germany (albeit briefly) to enter Luxembourg daily. Even at weekends we are in and out of the 3 countries, crossing borders without realizing it if we just go for a walk. As a simple example, what I am intending to buy will generally dictate whether I shop in Luxembourg, France or Germany. We generally get our medical treatment in Luxembourg, but do use the French doctor from time-to-time. We have bank accounts in France and Luxembourg - the house mortgage was arranged through a Luxembourg-based bank even though it is in France.

Sophie. Living in France

I was born in London, schooled in Birmingham and studied at Edinburgh University. I worked a short while in the UK and then took the gamble of following my partner for a new life in Luxembourg. I felt like a true adventurer, all was possible to me, all doors were open. This is freedom of movement. Freedom to choose. I worked for fifteen years for the pharmaceutical industry based in Belgium, but my workplace was Luxembourg. I crossed from country to country every day, even several times a day. I bought a house in France. My 3 children were born in Luxembourg, but they sleep in France and go to school in Luxembourg. They have play dates and parties at classmates in Luxembourg, France, Germany and Belgium. They are European, but if you ask them what nationality they are, they'll tell you they're British. They cross borders, hopping from country to country as others hop from Canary Wharf to Wimbledon. I set up a biomedical research group in Luxembourg that collects patient biodatabases and aims to expand to other European countries. Will these databases have "freedom of movement" in a Brexit Britain? How will I be able to collaborate with scientists in Britain? Who will now fund an independent British scientist. Will I have the opportunity to seek other employment with the same ease in the EU as a British national in 2019? I already feel disadvantaged in the EU job market, who will employ a Brit now with such uncertainties?

As a British national who officially resided in Luxembourg for 17 years and recently moved to France 3 years ago, I do not qualify to seek nationality in either country. Even though I've paid taxes in Luxembourg for over 20 years that gives me no rights to Luxembourgish nationality.

I am appalled that I was denied the right to vote in the Brexit referendum, both my personal life and professional life now completely uncertain. I am now so thankful that my children were born outside the UK and that they at least will continue to benefit from EU freedom of movement, freedom to choose. As British nationals they should have the right to study in the UK as equals to other British nationals.

* name changed for requested anonymity

Michelle. Living in Germany

I am British. I have been an EU Commission official since 1994. I live in Germany but work in Luxembourg every day. I took this decision as my partner is German and he didn't want to leave Germany. I left Brussels to come to Luxembourg in 2005, as the commute time here is less than the commute time there. I moved to Germany in 2006: My partner joined me in 2007. Our daughter, DE and UK nationality, was born here in 2008, and currently attends the European School in Luxembourg and has done for the last 5 years.

Dorothee. Living in Luxembourg

I work for an EU institution in Luxembourg and am a dual German/UK national. I was brought up in the UK. I work in Luxembourg during the week but most weekends I return to the UK, where my partner lives. I occasionally go to Germany to visit my elderly parents. I also have family in the Netherlands and in the UK. I am worried that, when the UK ceases to be a member of the EU, as German law stands I might not be able to maintain my dual citizenship and would be forced to choose between my German citizenship (which is what makes me eligible to carry on working in an EU institution), and my UK citizenship (which is relevant to all other key aspects of my life - personal relationships, professional qualifications and experience, residence for tax purposes, property ownership, etc).

Jack. Living in Germany

I am a cross border worker. I live in Germany but work in Luxembourg every day as a compliance manager at a financial institution.

Deborah. Living in Luxembourg

I live and work in Luxembourg for an EU institution. My daughter studies in The Hague so we often commute between the two countries. My son is following an English curriculum at a Luxembourgish Lycée, so in all probability will continue his studies outside of Luxembourg. I return to the UK fairly often as I have various family responsibilities. I often travel over the borders to visit friends or for other personal and (often) mundane reasons.

Katie. Living in Luxembourg

I am a British citizen, working at the European Investment Bank, married to a French/Belgian citizen. We have two young children (age 1 and 3) who are British/French citizens. We currently live and work in Luxembourg but have just bought a house and will be moving to Belgium this month and will therefore both be commuting daily to Luxembourg for work. I have all my eye check-ups at an optician in the UK, and I buy my glasses there.

As we have not been married for 5 years yet, I cannot become a naturalised French citizen. As we have not lived (as a married couple) in Belgium for 5 years, I cannot become a naturalised Belgian citizen.

Charlotte. Living in Luxembourg

* name changed for requested anonymity

I live and work in Luxembourg, however at least once a month I go shopping in Trier. This is supplemented by regular visits to Brussels and Saarbrücken, as many goods are cheaper there or the selection is greater. I don't consider Trier, Saarbrücken or Brussels as "weekend holiday destinations" rather as "regular shopping destinations" (which happen to be in another country). So I possess Belgian and German railway cards and loyalty cards for shops which are not in Luxembourg but for which I am a regular customer.

Family reunification and healthcare

Tina. Living in Germany

I'm a cross-border 'worker' or I used to be. We are a family of four and we live across the border in Germany. My husband works in Luxembourg. From 1997-2006 we lived in Luxembourg and then moved to Germany. I worked from 1997 until about three years ago when I took medical retirement as I have cancer. We have two children, aged 10 and 12, who are in local schools in Germany. My concern is that, currently the EU pays my medical treatment, which takes place in Luxembourg. I've had chemo on and off for 7 years and it will be ongoing. I worry what will happen once the UK leaves the EU. Will I be entitled to treatment paid for by the CNS (Luxembourg social security provider), through my husband? We can't apply for Luxembourg nationality as no longer live there but we do own an apartment in the city.

Pauline Living in Luxembourg

I and my husband, a former teacher, are retired and moved to Luxembourg from the UK twelve years ago to be near our daughters and grandchildren. One daughter is married to a Luxembourger and another one moved here for work. My mother aged ninety has lived with us for seven years. She has Alzheimers and attends a day centre three days a week. She has no other relatives. Brexit is quite a worry as we don't know how her health care will be funded after 2019. Obviously, she would never be able to apply for Luxembourgish citizenship because she won't be able to meet the requirement of learning Luxembourgish and passing the citizenship test. I and my husband don't speak Luxembourgish either.

Olivia Living in Luxembourg

I am a UK official at the EIB. Luxembourg is so small that life for most of us cannot limit itself to Luxembourg-only, compared perhaps to someone living in France where they would not necessarily need to leave France to find what they need. For our basic, daily needs, I can find myself in Belgium, Germany and/or France for specific shops on a weekly basis, either for speciality reasons or price reasons or simply because we can! Having been brought up in Belgium, I tend to go back there frequently to either supermarkets or clothes shops that I do not find in Luxembourg. For medical needs, say a specialist, for example, I rarely find what I need in Luxembourg and it is not because I do not trust them, it is simply because the discipline does not exist. Luxembourg does not have a University hospital and therefore does not have the body

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of experts that most other countries have. My son has a malformation in his leg veins and he is monitored at a pediatric hospital in Brussels as there is indeed no such specialist in Luxembourg. The closest I got was a dermatologist. Similarly, I needed laser treatment for a skin problem. The machine was not available in Luxembourg, and I am treated in Trier, Germany. My parents have settled in Belgium. My sister is in the UK. I travel regularly to both, at least once a month to Belgium and 2 or 3 times a year to the UK, and my sister and family come out to see my parents and I regularly too. It would be unthinkable any other way. My parents are getting old and need more care - I cannot imagine

having trouble travelling freely between the two countries to take them to a medical appointment or see them through other difficult administrative tasks.

All the above plus higher education

Fiona. Living in Luxembourg

I am a UK national. I am married to a German-Chilean national and have two children who have triple nationality (UK, German and Chilean). I work as an international public health lawyer and advocate for a Swiss-based European medical society. I moved to Luxembourg from the UK in 1995. In 1999 I moved to Germany for family reasons. I moved back to Luxembourg for work reasons in 2002. On average, I work in Luxembourg two days a week, in Brussels three days a week and usually a couple of days a month in Geneva at my head office. But my work takes me all over the EU. In the last twelve months I have travelled to more than 10 EU countries for work, as well as holidays. Like many of my friends here I have also travelled for healthcare. Five years ago, I underwent genetic testing in London for a rare disease that is not available here in Luxembourg and never will be. The field is changing all the time and I will have to have follow up testing in the next five years. The Luxembourg government paid for that treatment but will it do so after 2019? Will the UK even allow me to be tested or will I considered to be a "health tourist"? Having to now apply for work permits and travel visas for the EU27 would be extremely disruptive for me. Applying for Luxembourgish citizenship is not an option for me at the moment. Whilst I speak two out of the three official languages here, I don't speak the third, Luxembourgish, and cannot therefore apply. Of course, I could learn but because of my work related travel I cannot commit to regular language or citizenship classes. At the moment, my options are to give up my job and try to become Luxembourgish or keep working and hope that there is an agreement that allows me to keep all of my EU rights for life as a UK national. At the age of 51, both of them are far from risk-free. I'm also worried about the prospects of my two children who would like to study in the UK. My son will applying for university entry in 2018 and will benefit from the EU fee rates. But my daughter won't be applying until 2020. If she has to pay international fee rates with no access to student loans, we are going to have to think seriously as to whether we can afford to spend anything from £50-100,000 educating her in the UK only for her to receive a degree that might not be recognised in the rest of the EU after 2019. We never expected to find ourselves out of the EU and we did no financial planning for international fee rates.

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