



MEDIA BRIEFING · SEPTEMBER 2026

THE THRESHOLD IS NOT THE WHOLE STORY

Salary thresholds decide who can get a work permit. They do not show what that person lives on. We took a professional earning exactly the threshold in ten countries. We took off income tax, social contributions, separate health cover and the rent on a one-bed flat in the main city. Switzerland leaves the most, about €4,000 a month. London leaves €1,100 and Dublin €900. Madrid and Stockholm set lower bars than London, and leave more. Rent, not tax, makes the difference.

Updated
23 September 2026

Next update
October 2026

Data & interviews
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Data table
[CSV at ep-advisory.com/press/](https://ep-advisory.com/press/)

[THE HEADLINE]

€1,100

left each month from the UK's £41,700 Skilled Worker threshold, after tax, National Insurance, the health surcharge and an average London one-bed

EP Advisory calculation; HMRC and Home Office 2026/27; ONS, Aug 2026

Rent, not tax, decides what a threshold salary leaves. At almost the same gross, Berlin leaves €850 a month more than London.

€1,950

left in Berlin on Germany's €50,700 Blue Card bar, almost the same gross as the UK. Germany deducts the most (35% of gross), but rent takes 29% of net pay

EP Advisory calculation; §32a EStG; IBB 2025

68%

of net pay goes on an average new-let one-bed in Dublin at Ireland's €40,904 Critical Skills bar. London: 63%

RTB Rent Index Q1 2026; Revenue; ONS

€1,400

left in Madrid on Spain's €41,356 Blue Card bar. The bar is lower than the UK's, yet it leaves €300 a month more

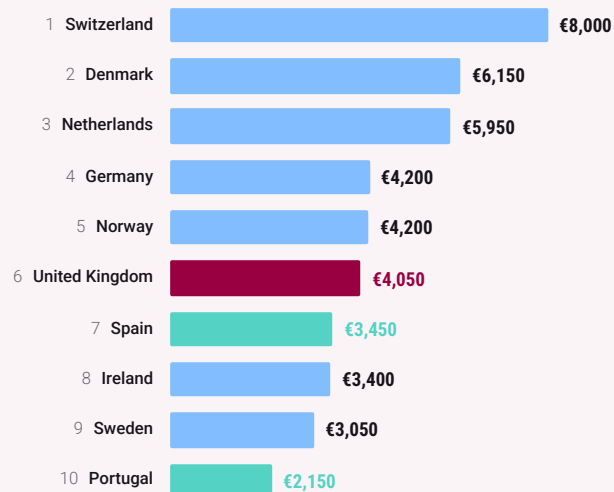
EP Advisory calculation; BOE; idealista, Jul 2026

[TWO LADDERS]

A HIGHER BAR DOES NOT BUY A BIGGER CUSHION

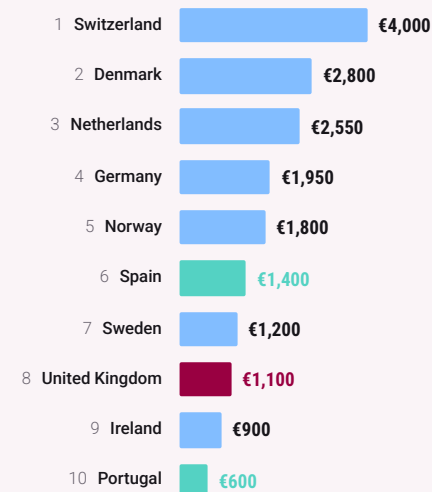
Germany, Norway and the UK set almost the same bar. Berlin leaves €1,950 a month, Oslo €1,800 and London €1,100. Spain and Sweden set lower bars than the UK and still leave more.

// THE BAR: THRESHOLD SALARY, GROSS A MONTH



Official 2026 thresholds for the main route in each country. Switzerland has no fixed threshold; the bar shown is the FSO median wage for the Zurich region.

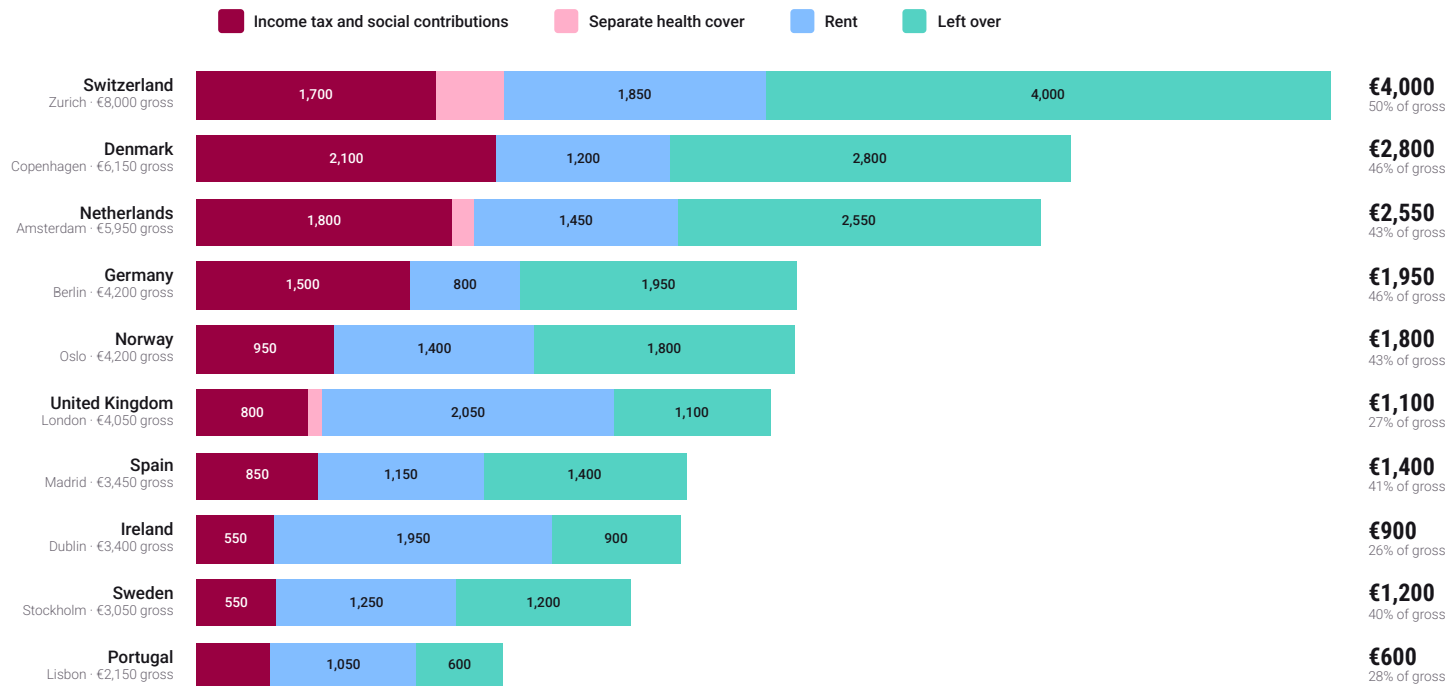
// WHAT IS LEFT: AFTER TAX, SOCIAL, HEALTH COVER AND RENT



Single, no children, first year, standard tax rules. Rent: average one-bed (two-room) flat in the main city. Euros at ECB rates of 23 September 2026. Rounded to 50. Estimates.

[WHERE THE MONEY GOES]

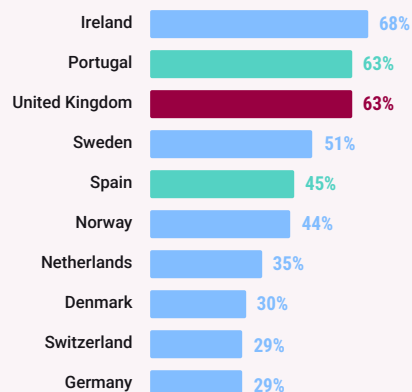
ONE THRESHOLD SALARY, FOUR CLAIMS ON IT



Euros a month at ECB rates of 23 September 2026; segment labels rounded to 50, so they may not add to the gross. Bar length is the gross threshold salary. Sources for every input: Appendix C and the CSV.

THE SAME SALARY, READ THREE MORE WAYS

// RENT AS A SHARE OF NET PAY, MAIN CITY



EP Advisory calculation. Net pay is after income tax and employee social contributions. Rent bases differ by city: see Appendix C.

EXPAT TAX REGIMES, NOT APPLIED

Netherlands: the 30% ruling

Threshold pay qualifies: the 2026 floor is €48,013. Up to 30% of pay can be tax-free for five years, falling to 27% from 2027. At the threshold that is worth about €900 a month (our estimate).

Wet LB 1964 art. 31a; Belastingdienst 2026

Denmark and Sweden: out of reach

Denmark's researcher scheme (32.84% flat) needs DKK 65,400 a month. Sweden's expert relief needs SEK 88,801. Threshold pay is DKK 46,000 and SEK 34,470.

skat.dk; Skatteministeriet; Forskarskattenämnden

Spain and Portugal: Beckham law and IFICI

Spain's regime taxes pay at a flat 24% for up to six years. On €41,356 that is about €9,950, above ordinary tax of about €7,650. Portugal's IFICI (20% flat, 10 years) covers listed research and high-skill roles.

Ley 35/2006 art. 93; EBF art. 58-A

Switzerland and Norway: tax at source

Swiss B-permit holders pay withholding tax through payroll, about 7.8% at CHF 7,024 a month in Zurich. Norway's 25% first-year PAYE scheme would cost about NOK 10,500 a year more here.

zh.ch Quellensteuer 2026; Skatteetaten PAYE

WHAT THE TABLE DOES NOT COUNT

Pay on top of the bar

The Dutch bar excludes the 8% holiday allowance, worth about €250 net a month. If Portugal's €2,157 is paid 14 times, the extra two payments add about €200 a month.

IND 2026; EP Advisory calculation

Pay that counts toward the bar

Denmark counts pension and holiday allowance toward DKK 552,000, so cash pay can be lower. The bar is a floor: the UK also requires the going rate, and Sweden collective-agreement pay.

nyidanmark.dk; gov.uk; Migrationsverket

The rent we used

New lets or asking rents in Dublin, Berlin, Amsterdam, Madrid, Lisbon, Stockholm and Zurich. All tenancies in London, Oslo and Copenhagen, which understates what a newcomer pays.

Appendix C; CSV

Dates that move the numbers

1 Oct 2026: Irish PRSI rises to 4.35%. 1 Jan 2027: the Dutch ruling falls to 27%. Portugal's bar still rests on 2023 pay data.

DSP SW14; wetten.overheid.nl; AIMA

[THE QUOTE: LIFT IT]



The threshold decides who gets in. Rent decides what they live on.



EP Advisory analysis: at almost the same gross, a threshold earner keeps about €1,950 a month in Berlin and €1,100 in London.

We took a professional on exactly the threshold in ten countries. We took off tax, social contributions, separate health cover and main-city rent. Rent takes 63%–68% of net pay in London, Lisbon and Dublin, and under a third in Berlin, Zurich and Copenhagen.

[CHECK BEFORE YOU PUBLISH]

THREE ASSUMPTIONS TO CHECK

[01]

WHAT'S CIRCULATING

"A higher salary threshold means a more comfortable life"

WHAT'S CORRECT

Only at the top. Germany, Norway and the UK set almost the same bar, yet leave €1,950, €1,800 and €1,100 a month

EP Advisory calculation, Appendix C

[02]

WHAT'S CIRCULATING

"£41,700 is a comfortable salary in London"

WHAT'S CORRECT

After tax, NI, the health surcharge and an average London one-bed, about £950 (€1,100) is left each month

HMRC; Home Office; ONS, Aug 2026

[03]

WHAT'S CIRCULATING

"High German taxes eat the Blue Card salary"

WHAT'S CORRECT

Germany deducts the most, 35% of gross. It still leaves €850 a month more than the UK, because Berlin rent is lower

§32a EStG; DRV; IBB 2025

The full corrections table is in Appendix B, page 10. It lists 8 claims, each with its likely origin.

[HOW TO USE THIS BRIEFING]

USEFUL IF YOU'RE **WRITING ABOUT...**

- [**The real cost of the UK threshold:** £41,700 leaves about £950 a month in London after tax, NI, the health surcharge and rent.
- [**UK vs Germany for talent:** almost the same gross, and €850 a month more in Berlin. Rent, not tax, explains the gap.
- [**The rent story:** rent takes 63%–68% of a threshold earner's net pay in London, Lisbon and Dublin. In Berlin, Zurich and Copenhagen it is under a third.
- [**Southern Europe:** Spain's lower bar leaves more than the UK's. Portugal's leaves about €600, and still rests on 2023 salary data.
- [**Expat tax regimes:** the Dutch 30% ruling is worth about €900 a month at the threshold. Denmark's and Sweden's schemes are out of reach at threshold pay.
- [**Cost-of-living and relocation guides:** the Appendix C table and the CSV give every input, dated and sourced.

// **QUOTE FREELY**

Every figure carries its primary source and date. Attribute the compilation to EP Advisory; no permission needed.

// **TAKE THE DATA**

The reference table ships as CSV with this briefing at ep-advisory.com/press/. Updated monthly and whenever official figures change.

// **TALK TO A HUMAN**

Per-country data cuts, plain-English explanation of any rule, interviews and background.

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[APPENDIX A: THE FULL PICTURE]

The narrative behind the headline pages, in full. Everything here is quotable; every figure is dated.

// METHOD: ONE SALARY, FOUR CLAIMS ON IT

We took a professional earning exactly the salary threshold for the main work route in each country. The profile: single, no children, employed, first full tax year, ordinary tax rules, no expat regime. Tax year 2026.

Gross is the threshold as the official source states it. We did not add statutory extras such as the Dutch 8% holiday allowance or Portugal's 13th and 14th payments. Switzerland has no fixed threshold, so we used the FSO median wage for the Zurich region, CHF 7,502 a month.

Deductions are income tax plus the employee's mandatory social contributions, from official 2026 rates and calculators. Church tax is excluded. Separate compulsory health premiums are added for Switzerland and the Netherlands. The UK figure adds the Immigration Health Surcharge, £1,035 a year, spread over 12 months.

Rent is the average or median rent for a one-bed (two-room) flat in the main city. Where a source gives a price per square metre, we used 50 m². We preferred new-lease or asking rents, because that is what a newcomer pays. Appendix C and the CSV give the basis for each city.

Euros use ECB reference rates of 23 September 2026. All figures are rounded to the nearest 50 and are estimates.

// THE RESULT: THE LADDER HOLDS AT THE TOP

Switzerland, Denmark and the Netherlands set the highest bars and leave the most: €4,000, €2,800 and €2,550 a month. Below them, rent reorders the table.

Germany, Norway and the UK set almost the same bar, €4,050 to €4,200 a month. Berlin leaves €1,950. Oslo leaves €1,800. London leaves €1,100.

Germany takes the biggest bite in tax and social contributions: 35% of gross, against 20% in the UK. It still leaves €850 a month more. An average new let in Berlin costs about €800. A London one-bed costs about €2,050.

Spain and Sweden set lower bars than the UK. Madrid leaves €1,400 and Stockholm €1,200. Portugal sets the lowest bar and leaves the least, about €600. So the lowest bar does mean the thinnest cushion. A lower bar alone does not.

// WHY LONDON AND DUBLIN FALL SO FAR

Rent takes 68% of net pay in Dublin, 63% in London and 63% in Lisbon at the threshold. In Berlin, Zurich and Copenhagen it takes under a third.

Tax is not the reason. Ireland and the UK take among the smallest bites of the ten: 16% and 20% of gross. The gap opens after tax, when the rent is paid.

The UK threshold earner also pays the Immigration Health Surcharge of £1,035 a year. It is paid upfront for the length of the visa.

// WHAT TO WATCH

1 October 2026: Irish employee PRSI rises from 4.2% to 4.35%. At the threshold that is about €61 a year.

1 January 2027: the Dutch 30% ruling falls to 27%.

Spain: the bar is 1.4 times INE average earnings (Orden PJC/44/2026, January 2026). It moves when INE publishes new data. The June 2026 update set €41,356.36.

Portugal: AIMA's €2,157 still rests on 2023 salary data. The law also accepts three times the social support index (IAS): €1,611 a month in 2026.

Switzerland: 2027 health premiums were not yet published on 23 September 2026. Our figure uses 2026 premiums.

[APPENDIX B: CORRECTIONS IN FULL]

Every claim we have seen circulating on this topic, against the primary sources. The three most consequential are on page 7.

COMMON CLAIM	THE REALITY	SOURCE
"A higher salary threshold means a more comfortable life"	Only at the top. Germany, Norway and the UK set almost the same bar, yet leave €1,950, €1,800 and €1,100 a month	EP Advisory calculation, Appendix C
"£41,700 is a comfortable salary in London"	After tax, NI, the health surcharge and an average London one-bed, about £950 (€1,100) is left each month	HMRC; Home Office; ONS, Aug 2026
"High German taxes eat the Blue Card salary"	Germany deducts the most, 35% of gross. It still leaves €850 a month more than the UK, because Berlin rent is lower	§32a EStG; DRV; IBB 2025
"Switzerland has a minimum salary for work permits"	No fixed figure. Pay must match local, occupational and sector norms (AIG art. 22). We used the FSO Zurich-region median, CHF 7,502 a month	AIG; FSO
"The Dutch 30% ruling lasts and stays at 30%"	At most five years, and it falls to 27% from 1 January 2027. The 2026 salary floor is €48,013	Wet LB 1964 art. 31a; Belastingdienst
"Nordic expat tax schemes help new arrivals"	Not at the threshold. Denmark's scheme needs DKK 65,400 a month and Sweden's SEK 88,801. Threshold pay is DKK 46,000 and SEK 34,470	skat.dk; Forskarskattenämnden
"Norway's 25% PAYE scheme always saves a newcomer money"	At the NOK 545,400 threshold it costs about NOK 10,500 a year more than ordinary tax	Skatteetaten 2026; EP Advisory calculation
"Spain's Beckham law always cuts the tax bill"	At €41,356, a flat 24% is about €9,950. Ordinary income tax in Madrid is about €7,650	Ley 35/2006 arts. 63 and 93; EP Advisory calculation

[APPENDIX C: THE REFERENCE TABLE]

THRESHOLD TO TAKE-HOME: MONTHLY ESTIMATES IN LOCAL CURRENCY

*SWITZERLAND: FSO MEDIAN WAGE, ZURICH REGION. ROUNDED TO 50;

ECB RATES OF 23 SEPTEMBER 2026.

COUNTRY · CITY	ROUTE	GROSS	TAX + SOCIAL	HEALTH	RENT	LEFT	LEFT IN €
Switzerland · Zurich	No threshold*	CHF 7,500	CHF 1,600	CHF 450	CHF 1,750	CHF 3,750	€4,000
Denmark · Copenhagen	Pay Limit	DKK 46,000	DKK 15,850	–	DKK 9,100	DKK 21,050	€2,800
Netherlands · Amsterdam	HSM 30+	€5,950	€1,800	€150	€1,450	€2,550	€2,550
Germany · Berlin	EU Blue Card	€4,200	€1,500	–	€800	€1,950	€1,950
Norway · Oslo	Skilled worker	NOK 45,450	NOK 10,500	–	NOK 15,250	NOK 19,700	€1,800
Spain · Madrid	EU Blue Card	€3,450	€850	–	€1,150	€1,400	€1,400
Sweden · Stockholm	Work permit	SEK 34,450	SEK 6,400	–	SEK 14,300	SEK 13,800	€1,200
United Kingdom · London	Skilled Worker	£3,500	£700	£100	£1,750	£950	€1,100
Ireland · Dublin	Critical Skills	€3,400	€550	–	€1,950	€900	€900
Portugal · Lisbon	Work visa	€2,150	€500	–	€1,050	€600	€600

This table ships as CSV with the briefing at ep-advisory.com/press/. Updated monthly and when official figures change; next scheduled update October 2026.

TALK TO A HUMAN

Per-country data cuts, plain-English explanation of any European visa rule, and anonymised, aggregated observations from our casework with international professionals.

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About EP Advisory. A London-based career consultancy for international professionals moving to and within the UK, Europe and the Gulf. 50+ consultants; 5,000+ professionals supported across 29 countries; publisher of a 16-country index of official work-visa salary thresholds and of these monthly media briefings.

SOURCES IN THIS BRIEFING

ECB reference rates (23 Sep 2026) · UK: gov.uk, HMRC rates 2026/27, ONS private rents (16 Sep 2026) · Ireland: DETE, Revenue, DSP SW14, RTB Rent Index Q1 2026 · Norway: UDI, Skatteetaten, SSB · Switzerland: FSO, ESTV, FOPH, Stadt Zürich · Germany: Make it in Germany, EStG, DRV, BMG, IBB 2025 · Netherlands: IND, Belastingdienst, NZa, Pararius Q2 2026 · Denmark: Ny i Danmark, Skatteministeriet, EjendomDanmark 2025 · Sweden: Migrationsverket, Skatteverket, Qasa H1 2026 · Spain: BOE, Ministry of Inclusion, idealista Jul 2026 · Portugal: AIMA, Portal das Finanças, INE Q1 2026

THE SERIES

Six briefings, refreshed monthly: AI & entry-level jobs · the application arms race · Gen Z, label vs data · international professionals in the UK · youth unemployment, UK vs Europe · take-home pay after the visa threshold. All at ep-advisory.com/press/, with a threshold-change alert list for journalists.

