

Young at heart



Who says international mobility is only for young people? In her regular Expatica column, Cultural Clues, Hilly van Swol-Ulbrich answers letters from older readers about their hopes of moving around the world.

The first letter was from a grandmother in Australia who wanted to spend more time with her granddaughter in Berlin. She was, however, still young enough to want to work as well. The second letter was from a German-American couple in California. Tired of high US health insurance charges and other worries such as crime and natural disasters, they were considering retiring to Germany.



Seeking a new life in another part of the world is not confined to young people

Dear non-Generation X's,

Let's start with down under. Based on the information you provided me with, I would recommend that when you arrive in Germany you consider teaching English at a local language school.

No formal training in this direction? Don't worry, the school will get you started. It is also a great way to get to know other people. It might not pay a lot, but the working hours are flexible which leaves you ample time to spend with your granddaughter.

In order to utilize your organisation and people skills why not also try contacting relocation agencies and consider becoming a relocation consultant?

Just google a bit or check up the advertisements on the Expatica site.

Happy Hunting.

Now to the Californians. Yes, the crime rate maybe lower, yes, Germany has fewer natural disasters including forest fires and yes, we have the (in)famous Sozialer Marktwirtschaft (also known as social market economy) which has been designed with the aim of ensuring no one is without health insurance cover, pension rights and other welfare benefits.

However, this has a price tag: German citizens pay heaps of taxes to finance their security net. (In fact, it can be up to 48 percent).

Not a problem for most when everything is going honky dorie. But with a declining birthrate, a slumped economy, overdue reforms and a dramatic government debt, things are not what they used to be.

At present the situation is very volatile and all social welfare benefits are under reconstruction. The road work signs are everywhere.

When you are employed you will be asked to join a communal health insurance company (gesetzlicher Krankenkasse). This should not to be confused with private health insurance.

Expect to pay an average of 14 percent of your monthly pay. This covers also all the non-working family members. So the moment, for example, your husband generates his own income, he will need to pay for himself. The website www.krankenkassenpilot.de gives you an up-to-date overview of insurance providers and current rates.

At present, anyone who has worked eight consecutive years receives financial support from the German pension system (Rentekasse). However, the later you start the less you get out of it. You will find useful information by contacting the relevant authority, the BFA (Bundesversicherungsanstalt für Angestellte). Their website is: www.bfa-berlin.de.

In your case, the more private pension plans you have arranged, the better it is.

Make sure these can be paid out outside of the US and be aware of currency fluctuations (the euro-US dollar rate).

A further word of warning, Germany's highest court has just ruled that pension payments are to be considered as income and therefore subject to tax.

Now, all of the above are tangible issues, but the biggest hurdle to an international move is often the emotional aspects.

I'll delve a little deeper into these emotional upheaval caused by relocating in one of my upcoming columns.

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