

# MOBILITY™

Magazine of Worldwide ERC®

April 2020

## Duty of Care

ARE YOU AND YOUR CLIENTS  
PROVIDING ENOUGH?

THE HUMAN-AI

**BALANCING ACT**

READY TO BE

**AUDITED?**

SHORT-TERM

**COMPLIANCE  
CHALLENGES**

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The recent health crisis has reminded us to take a moment to say...

To our employees, clients, and partners; to the healthcare workers, first responders, and everyone on the front line – across the globe – thank you.

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## ABOUT WORLDWIDE ERC®

Worldwide ERC® is the workforce mobility association for professionals who oversee, manage, or support U.S. domestic and international employee transfers. The organization was founded in 1964 to help members overcome the challenges of workforce mobility.

## OUR PURPOSE

We empower mobile people through meaningful connections, unbiased information, inspired ideas, and solutions.



WORLDWIDE ERC®

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21 April

Sponsored by Altair Global

[worldwideerc.org/events-webinars](http://worldwideerc.org/events-webinars)

*Master Series: Toward a One-Stop System That Integrates Tax, Immigration, and Recruitment*

Postponed; New Date TBD

Chicago

Sponsored by Berry Appleman & Leiden LLP

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## MAY 2020

*Webinar: Mobility Program Risk Management: Staying Prepared in Changing Times*

5 May

Sponsored by Berry Appleman & Leiden LLP

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*Virtual Summit*

14 May

[worldwideerc.org/events-conferences](http://worldwideerc.org/events-conferences)

## JUNE 2020

*Webinar: The Public Charge Rule: How Nimble Is Your Immigration Program in Adapting to Sudden Changes?*

4 June

Sponsored by Berry Appleman & Leiden LLP

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## OCTOBER 2020

*Tokyo Summit 2020*

8 October

Tokyo

[worldwideerc.org/events-conferences](http://worldwideerc.org/events-conferences)

*Global Workforce Symposium 2020*

28–30 October

Washington, D.C.

## MAY 2021

*Advance 2021*

24–26 May

San Francisco

[worldwideerc.org/events-conferences](http://worldwideerc.org/events-conferences)

## READ ALL ABOUT IT!

About what? That's our question for you! Send your suggestions for topics you'd like to read about in *Mobility* to [mobility@worldwideerc.org](mailto:mobility@worldwideerc.org).

## MOBILITY

Vol. 41 No. 4 • April 2020

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*Mobility* (ISSN 0195-8194) is published monthly by Worldwide ERC®, 4401 Wilson Boulevard, Suite 510, Arlington, VA 22203-4195, +1 703 842 3400. *Mobility* examines key issues affecting the global mobility workforce for the benefit of employers and firms or individuals providing specific services to relocated employees and their families. The opinions expressed in *Mobility* are those of the authors and do not necessarily reflect the opinions of Worldwide ERC®. *Mobility* is printed in the United States of America. Periodical postage paid at Arlington, VA, and additional mailing offices. Worldwide ERC® members receive one annual subscription with their membership dues. Subscriptions are available to both members and nonmembers at \$48 each per year. Copyright ©2020 by Worldwide ERC®. All rights reserved. Neither all nor part of the contents published herein may be reproduced in any form without written permission from Worldwide ERC®.



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## ***Social Distancing, Innovative Connecting***



**T**he global COVID-19 pandemic has been testing policymakers, disrupting markets, stressing health care systems, and placing unprecedented demands on human resources and crisis management teams in all parts of the world.

But it's not all bad news. There's something else happening, too: People are coming together to volunteer their time, talents, and resources to support individuals who are at greatest risk. Quarantined Italians took to singing and sharing music from their balconies to boost their collective spirits. Internet service providers are offering free or reduced access so schoolchildren can continue to learn remotely. Artists are conducting virtual creative sessions on social media channels, and entrepreneurial businesses are finding ways to put their core capabilities to work differently, creating the products and solutions that will help us meet our most immediate needs.

Challenging times bring us together in new and different ways, and that's at the very core of what Worldwide ERC® is all about: serving as the continuously evolving center for our industry's connectivity. We are delivering trusted information, tools, and research to help you navigate the difficulties, and we are hosting a variety of opportunities to keep us in touch with—and learning from—one another. We are urging lawmakers to implement financial relief packages to support you and your businesses' continuity. We are shifting our in-person events to virtual summits for now, and we are giving you ways to boost your career and professional development via live, proctored sites for the Certified Relocation Professional (CRP)® exam, online courses in the Learning Portal, or discussions in the Community. We are here for you.

It's impossible to say today just how long this current situation will last or predict the full impact it will have on our people, our businesses, and our global economies. What we *do* know is that we're an industry that comes together in the face of challenges. We share what we know and work together to weather the storms, develop creative solutions, and adapt to changing needs. These past few months have reminded all of us just how inherently social humans are—and how vitally important it is for us to stay connected to each other in whatever ways we can. I think professor, lecturer, author, and speaker Brené Brown sums up well what we as an industry have always known: "We don't have to do all of it alone. We were never meant to."

Continue to stay well—and connected,

A handwritten signature in black ink that reads "Karen Cygal". The signature is fluid and cursive.

**KAREN CYGAL**

Senior Vice President, Product Development  
Worldwide ERC®



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## How to Make Friends

**BY LYNN GREENBERG  
CO-FOUNDER AND CEO,  
PIVT ENTERPRISE**

Send your article ideas,  
letters, and feedback to  
[mobility@worldwideerc.org](mailto:mobility@worldwideerc.org).

**M**oving to a new city is difficult. Rebuilding a network of quality friends? That's the hardest part. Yet, according to an *HSBC Expat Explorer* report, making friends is the most important factor in feeling at home. Thus, it's critical in preventing employee churn—since loneliness is the No. 1 reason why transferees return early or abandon their assignment. Here, industry insiders offer their best tips on helping transferees and their families make friends in their new city:

- 1. Before you even move—and after—take advantage of transferee-specific social platforms.** “Relocation-specific social tools for pre- and post-move can help employees acclimate quickly, become more productive, and make quality friends. Employees need a company social network to find other transferees in their new city with shared experiences, who can offer personalized advice within a trusted support network,” says Joseph Fick, CRP, Realtor, at Compass.
- 2. Once you're there, get out there.** It's important that relocated employees “have the courage to ‘show up,’” says Bruce Waller, CRP, vice president of corporate relocation at Armstrong Relocation. In other words, they need to muster the courage to put themselves in situations where they can meet new people—and take advantage of those opportunities. “This is the hardest part, as it can be daunting. However, often when we make the choice to show up, we walk away with a new connection,” says Waller.
- 3. Pursue your passions and interests.** One of the best ways to meet like-minded people is by joining communities or teams, or attending events based on interest. When you pursue what interests you and when you are “being yourself, your true colors shine,” says Hrvoje Crnečki, CRP, employee owner at TRC Global Mobility.
- 4. Consider co-living.** Living with someone can be an immediate outlet to a new friend. According to Andrew Collins, co-founder and CEO of Bungalow, “Co-living is a turn-key solution and an instant access to a close-knit community.”
- 5. The tools are there, so use them.** According to Robert Horsley, executive director at Fragomen, Del Rey, Bernsen & Loewy LLP, “New technology shortcuts the time it takes to find good social matches for individuals with other individuals or groups and helps them successfully acclimate to their new world.”

To adjust well to new experiences, relocating employees need friends. Supporting employee social acclimation and well-being is much more than a “nice to do”—it's a core, competitive business need.



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<sup>1</sup>2019 annual Nationwide Relocating Employee Survey© conducted by Trippel Survey & Research, LLC©.



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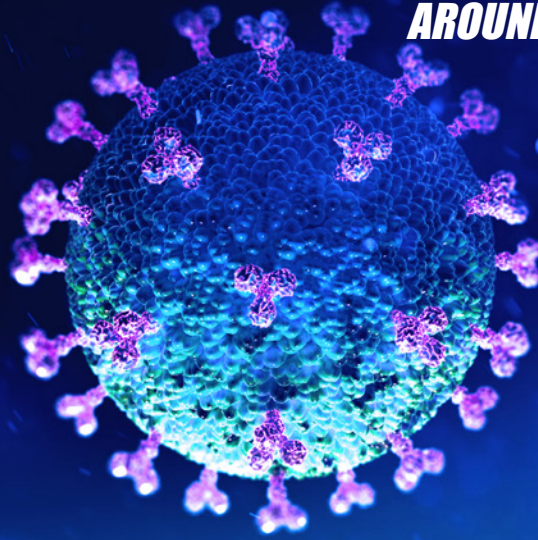
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## *In Case You Missed It (ICYMI)*

Like many other news outlets around the world, *worldwideerc.org* has had a particular focus of late on the evolving status and global impact of the COVID-19 outbreak, including how countries are responding in an effort to contain it and what it means to talent mobility professionals, global business travelers, and the scheduling of our own in-person events.

But there was plenty of other news to share, too, such as the introduction of a bill by California's State Assembly that would not only reduce the cap on maximum mortgage debt on which interest may be deducted to \$750,000—as under the Tax Cuts and Jobs Act—but also expand it to limit deductible interest to the principal residence only. Prospects of its passage are uncertain at press time, but if enacted, it would apply not only to new mortgages but also to mortgages taken out on or after 1 January 2018.

We also featured several articles about how the different generations currently comprising the workforce can help fill growing global talent shortages and how their expectations, priorities, and lifestyles are driving changes and greater flexibility in mobility programs and services. We explored how the role of technology in talent management is continuing to expand, particularly as organizations learn more about the power of data analytics to lead to better decision-making. We reported on how countries around the world are exchanging detailed information about financial accounts held by foreigners, as demonstrated in a post about Japan's National Tax Agency receiving information on 1.89 million offshore accounts owned by Japanese taxpayers during 2019. Greater global cooperation around—and scrutiny of—overseas financial accounts are both expected to continue.

### **WHAT'S HAPPENING ON SOCIAL? FOLLOW US! @WORLDWIDEERC**



**Twitter** – We shared news of a first for Worldwide ERC®: Did you catch the @Arpin\_Group social media takeover day on 10 March? For 24 hours, Arpin took over the keys, sharing videos, industry trivia, news, and insights via all four of our social channels. Tell us what you thought!



**Facebook** – We kept you in the know about online Learning Portal opportunities to boost your professional development goals this year; the high school scholarship program presented by the Worldwide ERC® Foundation for Workforce Mobility and participating regional relocation groups; and upcoming webinars focusing on such topics as 2020 overall mobility and immigration trends, tips for moving with pets, and how application program interfaces (APIs) can help you compete in the digital economy.



**LinkedIn** – We invited you to participate in our pulse survey to understand what actions companies are taking to keep employees safe and protected in light of coronavirus developments, and we shared details about our two March 2020 EMEA and APAC-focused virtual events. To help you stay in the know, we reminded you how you can subscribe to receive Worldwide ERC® news updates—where and when you want them!

# Worldwide ERC® Front Page



From left, Arpin Group Inc.'s Kenisha Winford, Jeanette Tomaselli, and Mary Meyer present a check to Carol Platt and Jan Konewko of The Neighborhood Food Pantries.

## **FOOD PANTRY BENEFITS FROM ARPIN GROUP CONTEST**

Following a social media contest organized by Arpin Group Inc., The Neighborhood Food Pantries of Northwest DuPage County, Illinois, received the grand prize of \$500.

The Arpin contest took place between 26 November 2019 and 6 January 2020 across Arpin's multiple social media platforms. Applicants were asked to share what type of charitable work they were performing by using the hashtag #arpinholidaygiving in their social media posts. Whoever made the worthiest contribution—as chosen by the company—would receive \$500 from Arpin to be donated to a charity or organization of the winner's choice. The lucky winners of the contest were Jeanette Tomaselli, Kenisha Winford, and Mary Meyer, Arpin move coordinators based out of the Chicago area.

The winning Arpin team members and The Neighborhood Food Pantries' volunteers and staff were on hand for the check presentation, which occurred on 29 January at one of their six locations in the Chicago area. "We chose The Neighborhood Food Pantries for the contribution because we believe that the dollars would go further in our own neighborhood," Tomaselli says. "NFP has been helping families for the last 20 years with compassion and dignity."

"We are so grateful for the generosity and support of companies like Arpin and their amazing employees," says Heather Kash, development director of The Neighborhood Food Pantries. "The \$500 donation will help us to feed two families for an entire year. Please know that you are making a tremendous difference for our neighbors in need!"

## **CIBT-FSG HOLDS FIRST PUBLIC EVENT**



Nongfei Zhu, Nicolas Derbyshire, Thomas Gau, Derek Wang, Lily Chen, and Wesley Ye were among those attending CIBT-FSG's first public event in China.

CIBT-FSG held its first public event in China since the announcement of the joint venture between the visa and immigration provider and China's HR services provider. The opening reception was held 18 November at the Yangtze Boutique Hotel in Shanghai.

Approximately 120 clients, partners, business leaders, and government officials were in attendance to celebrate the new joint venture and to learn about the inbound and outbound visa and immigration services that the partnership brings to the Chinese market. Attendees also had the opportunity to tour the new offices of CIBTvisas–FSG and Newland Chase–FSG nearby in the Raffles City Building on Xizang Road.

"This joint venture gives our clients—both inside and outside of China—unparalleled service and access to CIBTvisas' and Newland Chase's global visa and immigration expertise and reach ... and FSG's extensive experience and relationships in the business ecosystem of China," says Nicolas Derbyshire, managing director, Asia Pacific, CIBT. "This is truly an incredible first in the Chinese global mobility market."

## **ATLAS LOGISTICS INC. ACQUIRES TOPHAT LOGISTICAL SOLUTIONS**

Atlas Logistics Inc., a subsidiary of Atlas World Group Inc., has acquired TopHAT Logistical Solutions of Lake Geneva, Wisconsin.

TopHAT is a \$50 million full-service logistics company that specializes in retail home delivery and oversees delivery, transportation, and warehousing operations for retailers.

"Atlas is gaining a home delivery network that immediately strengthens our portfolio," says Jack

Griffin, chairman and CEO of Atlas World Group. "TopHAT presents a competitive and scalable solution for e-commerce that is both complementary to our existing suite of products and is immediately accretive to Atlas World Group's performance around the world."

"We are excited to join the Atlas World Group family," says Steve Trench, a founding partner of TopHAT Logistical Solutions. "Atlas gives us limitless potential for growth, given its robust logistics offering, brand power, and renowned industry reputation. It's a story of small business meets big business, and our employees and customers will undoubtedly experience the benefits."

## **ELITE WOODHAMS RELOCATION LAUNCHES FROM MERGER**



Chris and Kathy Nunn, Anna Kavelj, and Elizabeth and Nick Woodhams

Woodhams Relocation Centre in New South Wales, Australia, is partnering with Melbourne-based Elite Executive Services to create Elite Woodhams Relocation (EWR).

"This merger is the organic alignment of shared values in our commitment to first-class customer service, rigorous compliance, and an innovative approach to technology, which have for many years been the hallmarks of both businesses' success," says Kathy Nunn, GMS, founder of Elite Executive Services.

"The coming together of two award-winning industry leaders created a unique opportunity to change up the Australian destination services industry," says Anna Kavelj, managing director of EWR.

EWR delivers end-to-end service, including in-house delivery of visa, travel, short-term accommodation, and expense management services across Australia, the Pacific, and beyond. *M*

# Executive Spotlight



Scott Perry

## **SCOTT PERRY IS PRESIDENT OF MOVING & LOGISTICS AT SUDDATH**

Suddath has promoted Scott Perry to president, Suddath Moving & Logistics.

In this role, Perry oversees multiple lines of business, including interstate household goods, global logistics, commercial moving, and local moving. He has full responsibility for Suddath's branch network and distribution center operations across the U.S., keeping the organization focused on improving overall operational effectiveness, growing corporate revenues, and maintaining a safe and high-quality experience for customers, employees, and the local communities Suddath serves.

Perry joined Suddath in 2018 as the head of global logistics, and then moved into an expanded role as chief operating officer of a newly combined Suddath Moving & Logistics division. He has more than 25 years' experience in third-party logistics (3PL) for international freight forwarding, domestic transportation and freight management, warehousing, distribution, and fulfillment, as well as more complex supply chain management, both domestically and globally.

"Scott has been integral in driving our operational strategy and execution in support of a fully integrated moving and logistics business," says Mike Brannigan, president and CEO, the Suddath Companies. "Under his guidance, we have elevated our focus on the customer experience, driving quality, safety, and innovation, while solidifying our position as an industry leader in providing end-to-end moving and supply chain solutions for our customers."

Perry succeeds Frank Senatore, who is retiring after five years on the Suddath team. Senatore is a veteran of the moving industry, with more than 40 years of experience in sales, customer service, operations, technology, quality assurance, and management. He will stay on with Suddath as a consultant for the Moving & Logistics division.

"I'd like to thank Frank for the incredible impact he has made at Suddath," says

Brannigan. "The foundation he has built positions us well for future success, and I am confident our Moving & Logistics division will continue to be in excellent hands under Scott's experienced leadership."

## **PORCHLIGHT WELCOMES FARRELL ELLIOTT**

Porchlight Rental & Destination Services has announced that Farrell Elliott is its new director of business development on the U.S. West Coast.

Elliott joins the company with more than a decade of relocation and recruitment expertise. "Although we've been a proud women-owned business since our inception in 2003, we only employ the best and the brightest professionals," says PorchLight president and co-founder Diane Ayres, CRP. "Farrell not only meets but exceeds our corporate and client standards for relocation integrity and ingenuity."

## **CAMES JOINS STERLING LEXICON'S FRANCE OFFICE**

Sterling Lexicon is adding to its international team by welcoming Sabrina Comes. Comes joins as country director and is based out of Paris in Sterling Lexicon's France office, which has been operating since 1999.

"I'm excited for Sabrina to join our Sterling Lexicon family in Paris," says Rob Lucas, director of Sterling Lexicon U.K. and France. "As an organization, we recognize the importance of having a strong presence in France, and we are confident her knowledge and experience will further strengthen our position in this strategic location."

As country director for France, Comes will manage this strategic market in the region and drive sales. She will work to expand Sterling Lexicon's process in France and lead a dedicated team to achieve maximum results.

Comes brings with her a wealth of knowledge and experience from across the industry, most recently as the sales director for Santa Fe Relocation in France.



Farrell Elliott



Sabrina Comes



## **GERSON RELOCATION WELCOMES CLAIRE SKILLETT**

Claire Skillett has joined the Gerson Relocation Client Services team as an international move manager, supporting relocating assignees and carrying out global move management for corporate clients.

With a career of almost 20 years in the relocation business, Skillett is experienced in both international moving and client relationship management. Prior to joining Gerson Relocation, Skillett held global moving roles at BTR International and Pickfords, and she also worked in client relationship management, including as an account manager at 20th Century Fox.

“Claire’s customer relationship experience, coupled with her commercial skills and international moving operational expertise, make her a great asset to the team and our clients,” says Chris Mackley, general manager of Gerson Relocation.

## **STEVENS WELCOMES LARA AND LEHMAN**

Stevens International Forwarding has welcomed two new staff members: Rosy Lara, international coordinator, and Linda Lehman, commercial team lead.

Lara previously worked in the international business field for 16 years at Suddath. As international coordinator, she will be involved in many aspects of the international moving process, including delivery of household goods and vehicles as well as delivery shipments to their destination point and any origin-related services that clients or overseas companies may need.

Lehman retired from North American Van Lines after 37½ years of service before she joined Stevens. As a commercial team lead, Lehman is charged with getting the Stevens commercial sector up and running and focused daily to attract new and upcoming business.

## **HORTON PROMOTED AT CHASE CORPORATE HOME LENDING**

Kathy Horton, CRP, has been promoted to relocation management company relationship manager for Chase Corporate Home Lending. In addition to her new role leading the account management team toward adding value and deepening relationships with long-term RMC partners, Horton will work closely with five

regional sales directors on cultivating new relocation management company relationships.

“Chase has been invested in the relocation industry for over 20 years, and we are excited for Kathy to bring her wealth of experience and strong industry relationships to this leadership role,” says John Habanek, CRP, GMS, executive director for Chase’s Corporate Home Lending team.

Horton joined Chase in April 2018 and was previously a client account manager for the Corporate Home Lending program, in which she was responsible for account management for the Southeastern U.S. region. She has 19 years of mortgage, servicing, and account management experience in corporate relocation. She is the current program co-chair for the Tennessee Relocation Council and is based in Lake St. Louis, Missouri.

## **KRISTIN EUBANKS PROMOTED AT ALTAIR GLOBAL**

Altair Global has announced the promotion of Kristin Eubanks, CRP, to vice president of marketing and communications.

In her new role, Eubanks will continue to manage strategic global marketing initiatives, as well as lead global efforts for brand recognition, bid management, advertising, events, and external communications.

“Kristin has proven herself to be an excellent and invaluable asset to our company over the past 4½ years, and we are excited to see her continued leadership in her new role,” says Elizabeth Stewart, GMS-T, executive vice president of business development and marketing at Altair Global. “With the experience and passion she’s shown, I know that she will continue to grow and strengthen our marketing and brand initiatives.”

Eubanks joined Altair Global in June 2015 as the director of marketing and communications. In 2017, she received the Central Region Manager of the Year award. She began her career in relocation in 1996. Her previous positions include director of global marketing and communications and manager of marketing, communications, and proposals—both for global relocation management firms. She graduated from the University of Oklahoma and holds a Bachelor of Arts in journalism and mass communications. *M*



Claire Skillett



Kathy Horton



Kristin Eubanks

# Collective Wisdom

To help keep you in the know on many of the topics or questions that are top of mind for Worldwide ERC® corporate/HR members, here are some of the things currently being discussed in their dedicated community group at [worldwideerc.org/community](http://worldwideerc.org/community).

## **HRIS CHALLENGE**

*We have identified a challenge in how we classify our employees in our HRIS. Actually, we don't have a traditional HRIS, just a system that we have modified to house employee data. In prior companies, my experience has been [that] once an employee joined and on their first day and in conjunction with the employment eligibility verification process (e.g., I-9 in U.S.), a "data intake" sheet was completed, where an employee would indicate if they were or were not a citizen or permanent resident of the country we hired them into. If they were a citizen or permanent resident, then we marked a "Y" in the system and moved on. If they were not, we marked an "N" and then indicated the type of work authorization/ visa/status that they had and the expiration date. What are you doing, and what have your experiences been? What have your processes been? If you do use an intake sheet/ form, would you be willing to share it with me? If you do direct entry into your HRIS, who does that, and what questions are being asked?*

## **TAX PROTECTION?**

*Does anyone provide tax protection (rather than tax equalization) as part of their expat program? If yes, how has this impacted which other expat benefits your firm provides? We're doing a refresh of our expat benefit program at the moment, and I would love to connect with anyone whose firm uses tax protection rather than tax equalization to understand how—or if—this has influenced the rest of your expat benefits!*

## **INTERNAL POLICY**

*We're currently updating our internal, written immigration policy. In practice, we've never shared the formal relocation policy with employees, and it has been more for in-house reference, but we're curious what other companies do. Do you have a relocation policy that's generic enough to share with employees as an augment to their agreements, or is your written policy for admin/internal reference only?*

*Read the answers or add your own comments to these questions, or post a new one of your own in the Worldwide ERC® Community's Corporate Benchmarking Forum.*

*Corporate and government agency members can log in at [worldwideerc.org/community](http://worldwideerc.org/community).*



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# Young Professionals



## *A Look Back & Moving Forward: Angela Tan, CRP, GMS-T*

As the YP40 Committee celebrates its 10th anniversary this year, we continue our interview series with members who have served as chairs over this transformative decade. In this month's edition, we hear from Angela Tan, CRP, GMS-T.

**Mobility: What was your most memorable moment in your time as chair?**

**Angela Tan:** The committee in 2013 was a great one. There were many memorable moments. We made notable strides in increasing recognition for and awareness of the YP40 group throughout the industry. My most memorable moment was the YP40 Reception at the 2013 Global Workforce Symposium. The committee had tried a few approaches to the reception, and some were more successful than others. We had tried holding it in an open space separate

from the Exhibit Hall, but the space was a bit large and intimidating for those newer to the industry. We had also tried it in the Exhibit Hall to increase foot traffic, incorporating mixer games to generate interaction. However, we had a tough time defining our space and branding our event, so attendees did not stay long, and non-YP40s began to mingle in on the fun, not realizing the purpose of the gathering.

The Global Workforce Symposium reception was held in a separate enclosed bar space outside of the Exhibit Hall. The energy was inviting, and we generated a good group that spent quality time socializing and networking. Throughout the event, I ran into at least 10 of the new faces that I had met that evening. The setting worked well for that conference. We shared connections and kicked off lasting working relationships. The greatest attribute of the YP40

Committee is that we are never saddled by what was done in the past. The committee is always looking forward, seeking ways to improve or opportunities to try something new.

**Mobility:** What do you think the Young Professionals group of 2030 will look like, and what aspirations do you have for inspiring the next generation?

**AT:** It is exciting to imagine the number of technological advancements that we will make in the next decade. The most impactful employees in 10 years will creatively blend innovation with the human skills and emotional intelligence that technology cannot accomplish alone. The disruptors will be calculated risk takers and educated dreamers. They will operate in a culture of “what if” and “let’s try,” driven by passion, impact, and purpose. Undoubtedly the industry will find the highest percentage of these critical leaders within the YP40 population of the future. This means that YP40 of 2030 will likely be an interesting mix of recognized industry influencers and new talent, which may lay the groundwork for an intra-YP40 mentorship program. We can anticipate demand for more virtual, social, and socially conscious networking opportunities. And, YP40 members will enjoy the benefit and shoulder the responsibility of assuming a louder voice, as appeals from the broader industry for input and collaboration will be flowing.

**Mobility:** Is there something you know now that you wish you had known 10 years ago? What advice do you have for the YP40-and-under crowd now?

**AT:** Be still. There is a reason schools begin teaching mindfulness in kindergarten. It was a relentless hustle and bustle to keep moving the needle forward on my personal career development, to create ways to make quality contributions to our company and the industry, to develop skills that helped me deliver excellence to clients, to prioritize home and family, and to manage all the challenges in between. It is in the still moments that I have my most insightful thoughts now. That is when I

*“Listen, think—and then speak. ... Use your strengths advantageously with a focus on emotional awareness, empathy, motivation, and social skill.”*

stumble on my next inspiration and when I feel my deepest sense of gratitude and satisfaction. I could have used a bit more of that 10 years ago.

Other advice I can offer is to listen, think—and then speak. Your generation knows instant gratification, and fortunately that makes you bolder, more responsive, and action-oriented. You know change, and you adapt at an elite level, but you still operate in a workforce and industry that has not known as much change. Use your strengths advantageously with a focus on emotional awareness, empathy, motivation, and social skill. Learn the industry and the players. Learn the business drivers. Learn your company and your clients. Listen actively and humbly. Take the time to marry that new knowledge with your expertise and experiences. And then, speak up. Strategically share your input. Be thoughtful, prepared, and a little clever. It is your ideas that will shape the future of this industry. *M*

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*Angela Tan, CRP, GMS-T, is vice president of client services at CapRelo.*

# *Adhering to Multiple Data Protection Rules*

*By Tristan North*

The European Union set the world standard for modern data privacy and security rules with its adoption of the General Data Protection Regulation (GDPR). Since it took effect on 25 May 2018, companies and organizations that transfer, handle, or maintain the data of citizens residing in the EU must adhere to the regulation. Several countries have also de facto adopted the GDPR in lieu of developing their own standards. For uniformity, many global companies decided to comply with the GDPR for all the personal data with which they come into contact.

Proposals on data privacy currently being developed and implemented in the U.S. and other countries share key aspects of the GDPR. However, most of the introduced proposals or new laws have significant differences as to specific rights of the individual and penalties for noncompliance. Companies operating in these countries and specific U.S. states—and meeting the covered entity requirements—will therefore need to comply with all aspects of the different data privacy rules, making development of internal processes and compliance that much more complicated.

## **GENERAL DATA PROTECTION REGULATION**

On 14 April 2016, the European Parliament voted to adopt the GDPR to replace the EU Data Protection Directive. A significant difference for the mobility industry is that the GDPR applies not only to businesses that are established in the EU, but also to any companies that come into contact with the personal data of individuals within the EU. The GDPR provides individuals the right to have their personal data removed from systems or online content in certain circumstances (the “right to be forgotten”), the right not to be subjected to automated data profiling (where this would produce a legal effect), and the right to be given a copy of

their personal data in a commonly used format and to have that information transmitted to another party in certain circumstances (the “right to data portability”). Companies that fail to comply with the GDPR could face fines up to 4% of total global gross revenue or €20 million (currently about US\$22 million), whichever is greater.

## **CALIFORNIA CONSUMER PRIVACY ACT**

The state of California, buoyed by the GDPR and the lack of U.S. federal guidelines, on 28 June 2018 became the first U.S. state to adopt its own data privacy regulation. The California Consumer Privacy Act of 2018, or AB 375, applies to for-profit companies that: 1) have annual revenue of more than \$25 million; 2) handle information of 50,000 or more consumers; or 3) make 50% or more of their income from selling information. The law allows Californians to: 1) determine what data is being collected; 2) decide what data is provided to third parties; 3) prevent sale of their data; 4) access their data; and 5) control their data without penalty.

The law covers the data of California residents, who can sue for data breach of \$100 to \$750 per incident. The California attorney general can also bring suit. In addition, Californians can profit from the sale of their data. The law took effect on 1 January 2020, and enforcement begins on 1 July of this year. Several other states, including Nevada and Vermont, have also enacted laws on protecting the data of individuals.

## **PROPOSED U.S. FEDERAL REGULATIONS**

The U.S. Congress has held hearings on high-profile data breaches, and legislation has been introduced on data privacy. But as of yet, the U.S. does not have a federal data privacy regulation, making it difficult for multistate companies. Two

of the most comprehensive of the current pieces of legislation introduced on data privacy are the Consumer Online Privacy Rights Act (S. 2968) and the Online Privacy Act of 2019 (H.R. 4978). Both bills would provide individuals with similar rights to: 1) address deceptive practices involving their data; 2) access their data and learn how it is being used; 3) control the transfer and handling of their data and determine whether it can be shared with other companies; 4) have their data deleted or corrected; and 5) transfer their data to a competitor of the company.

### **OTHER GLOBAL DATA PRIVACY INITIATIVES**

In India, on 27 July 2018, an Indian government committee released the Personal Data Protection Bill of 2018, based on the ruling by the Indian Supreme Court that every individual has the right to data privacy. The draft bill follows many of the key provisions of the GDPR, including parameters for obtaining and using personal data. The bill would also direct companies to have a data protection officer and require organizations to notify consumers of data breaches. The fine for violations are the higher of 2% of total annual gross revenue or 50 million rupees, which is approximately US\$660,000. An updated version of the bill was introduced on 11 December 2019 and is expected to be considered this summer.

In Brazil, the Lei Geral de Proteção de Dados Pessoais, or General Law on the Protection of Personal Data (LGPD) will go into effect in August 2020. While inspired by the GDPR, the LGPD is a law rather than a regulation. This difference means that the GDPR is more direct and objective, while the LGPD is open to different interpretations. It will apply to all sectors of the economy and, with a few exceptions, will apply to any practice that processes personal data. The law applies to any foreign company that has a branch in Brazil, offers services in the Brazilian market, or collects and treats personal data of subjects located in the country. The LGPD encourages compliance to avoid penalties, which include warnings, a one-time fine of 2% of the company's gross revenue in the last fiscal year (not to exceed 50 million Brazilian reals, or about US\$9.7 million), a daily fine of the same amount, and the blocking of the data in question.

### **IMPACT ON MOBILITY**

Most of the current and proposed regulations apply to members of the mobility industry that have transferees located in the country or state of the regulation or provide relocation or other services to the transferee. The regulations also apply in many cases to subcontractors and hold the primary service provider accountable for compliance of all related parties. Companies and their vendors that transfer, process, or maintain the data of transferees residing in these regions must be in compliance with the new requirements or face potential fines. *M*

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*Tristan North is Worldwide ERC® government affairs adviser. He can be reached at +1 703 842 3400 or [tnorth@worldwideerc.org](mailto:tnorth@worldwideerc.org). Eric House of the Worldwide ERC® staff contributed to the Brazilian data privacy act section of this article.*



# Rochester, New York

By Kimberlie Barrett

A metropolitan city, Rochester is situated on the southern shore of Lake Ontario. With a population of just over 1 million people, it is the third-largest city in New York state, the state's second-largest economy after New York City, and the 51st-largest metro area in the U.S.

The Genesee River, a tributary of Lake Ontario, provided the original power for the Rochester area's 19th-century mills and still provides hydroelectric power for downtown Rochester. The power of the river's falls—and Rochester's unique position at the center of "100 must-see miles" of the Erie Canal, which opened in 1825—are what turned Rochester into a buzzing young community that quickly boomed. Today, the historic canal is a recreational waterway with towpaths, walking trails, and quaint towns featuring shops and restaurants. In addition, the renowned Finger Lakes wine-growing region—consisting of 11 lakes resembling long, narrow fingers imprinted on central New York—are less than an hour away, part of the natural beauty and recreation surrounding Rochester. All of these geographical wellsprings of water and their very desirable attributes attracted early 20th-century industry magnates and local manufacturing, with corporate giants such as Eastman Kodak, Xerox, Bausch and Lomb, and IBM having emerged or built their brands there.

Companies in Rochester have continued to capitalize on the abundance of fresh water in and around the Finger Lakes as well as on the area's highly educated workforce, growing research centers of excellence and industry expertise in fields such as advanced manufacturing, food and beverage production, optics, photonics and imaging, biotech and life sciences, energy innovation, and software and IT services.

Rochester is the top metro area in the U.S. for future growth and strategic investment in tech innovation. An abundance of talent is powering innovations such as cancer-preventing vaccines, fuel-cell prototypes, and the technology supporting missions to Mars. This innovation hub has inspired L3Harris Technologies, Security Risk Advisors, Datto, LiveTiles, and other future-focused companies set to expand there.

Culturally, Rochester offers more than 140 events annually, including the internationally recognized Rochester Lilac Festival and the Rochester International Jazz Festival. The city is also home to two national historic landmarks open to the public: the National Susan B. Anthony Museum and House and the George Eastman Museum. Only 90 minutes away lies Niagara Falls, listed by CNN as one of the seven natural wonders of the world. Recreational opportunities abound, including golfing, boating, fishing, hiking, and skiing around Rochester and



<b>MARKET AT A GLANCE</b>	
<b>ECONOMIC CLIMATE</b>	<b>GOOD</b>
<b>NEW CONSTRUCTION</b>	<b>COMING BACK</b>
<b>SUPPLY</b>	<b>LOW</b>
<b>DEMAND</b>	<b>HIGH</b>
<b>MARKET DIRECTION</b>	<b>UP</b>
<b>MARKET MOOD</b>	<b>POSITIVE</b>

<b>STATISTICAL SNAPSHOT</b>			
	<b>TODAY</b>	<b>1 YEAR AGO</b>	<b>CHANGE</b>
<b>UNEMPLOYMENT</b>	<b>3.7%</b>	<b>3.5%</b>	<b>+5%*</b>
<b>MONTHS OF SUPPLY</b>	<b>1.8</b>	<b>2.06</b>	<b>-14.3%</b>
<b>ANNUAL SALES VOLUME</b>	<b>\$1.98 B</b>	<b>\$1.9 B</b>	<b>+4%</b>
<b>AVERAGE SALE PRICE</b>	<b>\$171,447</b>	<b>\$162,360</b>	<b>+5.3%</b>
<b>AVERAGE DOM</b>	<b>26</b>	<b>29.5</b>	<b>-13.3%</b>

Data courtesy of Greater Rochester Association of REALTORS, Greater Rochester Chamber of Commerce, and the New York State Department of Labor  
 \*Unemployment change expressed in terms of overall percentage (not points).

the Finger Lakes. Rochester continues to score high marks for quality of life, services, housing affordability, average work commute (19.7 minutes), high-quality education, low cost of health care, and cultural amenities, which continue to attract companies and families to the area.

### **LOOKING BACK**

Like most cities across the country, Rochester lost many of its smaller and medium-sized builders during the Great Recession, but construction is making its way back in the form of rental properties and smaller residential single and multifamily housing. Rochester and its people have always exhibited two admirable qualities: entrepreneurship and resilience. What has replaced much of the area’s historical manufacturing are 18 colleges and universities with specializations in technology, engineering, software, math, and optics, including the highly renowned University of Rochester and Rochester Institute of Technology, one of the top schools in the world for game design. RIT is also affiliated with the National Technical Institute for the Deaf, which is why Rochester has the highest per capita deaf population in the country. These two universities consistently produce top talent and entrepreneurs, who support several medical facilities such as Rochester Regional Health and large employers such as Wegmans and Paychex.

### **LOOKING AHEAD**

In his 2020 State of the State Address, New York Governor Andrew Cuomo expressed a plan to ease tax burdens on small businesses, invest in developing

the workforce of the future, and continue economic development programs such as the Regional Economic Development Councils and downtown revitalization. Economically, New York has experienced 36 consecutive periods of job growth.

More than one-third of the combined population of the U.S. and Canada live within 500 miles of Rochester. Located within 400 miles of major hubs such as Boston, New York City, Philadelphia, and Washington, living in Rochester allows for easy access and day travel for many professionals desiring to do business in other cities.

The Greater Rochester region and housing market comprises a 12-county area, with the majority of home sales in Monroe County. Being a university town has its benefits. Combined with history and innovation, Rochester was just ranked sixth nationally in an analysis of the 100 largest metro areas for real estate growth and sales in 2020. Millennials have replaced boomers as the largest segment of the buying public and represent more than two-thirds of new Rochester residents. Rochester ranks high among metro areas where recent millennial movers have a higher income than the current millennial population.

Rochester was also named one of the top nine U.S. cities to visit in 2020. When it comes to finding a place that’s suited for business and provides a high quality of life to work and play, the Greater Rochester, New York area has much to offer. *M*

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# The Numbers

## MetLife's 18th Annual U.S. Employee Benefit Trends Study 2020

A growing number of employers are recognizing that cross-generational employees seek fulfillment across their work, personal lives, and relationships. At the same time, thriving in today's fast-changing, always-on world—a world where work and life have the potential to blend as never before—can leave people feeling overwhelmed. To better compete for and manage talent, employers understand they need to value employees' whole selves and individuality, and offer more flexibility in their benefit offerings. Now in its 18th year, the MetLife U.S. Employee Benefit Trends Study surveys employees and employers across the country to examine these changing workplace dynamics—and how employers can best respond to them. Here are some highlights of the findings in the 2020 edition, shared with permission.

### What Are Employees' Top 5 Sources of Financial Stress?

Ability to afford the cost of health care in retirement	67%
Ability to rely on Social Security/Medicare in retirement	61%
Ability to pay bills if someone loses their job or can no longer work	60%
Having money to cover out-of-pocket medical costs	61%
Outliving my retirement savings	61%

### Employees Who Are Happier at Work Are More ...

	Employees happy at work	Employees unhappy at work
Satisfied with their job	86%	12%
Loyal	87%	39%
Productive	87%	40%
Engaged	81%	26%
Successful	81%	23%

Source: Shared from MetLife's 18th Annual U.S. Employee Benefit Trends Study 2020. Reprinted with permission.

### Top 5 Drivers of Happiness at Work

- No. 1 Employee trust in their company's leadership
- No. 2 Feeling of commitment toward organization's goals
- No. 3 Ability to achieve professional and personal goals at company
- No. 4 A workplace where co-workers feel like family or friends
- No. 5 Satisfaction with salary

### Employees Who Feel a Strong Sense of Purpose at Work Are ...

	Employees who feel purpose	Employees who don't feel purpose
Satisfied with their job	83%	41%
Productive	90%	54%
Engaged	84%	40%
Successful	82%	39%
Tired more than half the time	34%	44%
Stressed more than half the time	32%	38%

### What Emerging Benefits Interest Employees Most?

Wellness/well-being programs that reward healthy behavior	72%
Phased retirement program	71%
Unlimited paid time off	70%
Paid sabbatical program	64%
On-site health/medical care (including physical/mental health)	61%
On-site free/subsidized services (e.g., meals, gym, massage, dry cleaning, hair)	60%
The ability to work abroad or take work assignments in a foreign country	45%
Concierge programs	40%
Subsidized fertility treatments	32%

Source: Shared from MetLife's 18th Annual U.S. Employee Benefit Trends Study 2020. Reprinted with permission.



# Duty of Care

**ARE YOU AND YOUR CLIENTS PROVIDING ENOUGH?**

**BY GEOFF WILLIAMS .....**



If you think about it, every profession has a duty of care. Duty of care is a legal term that refers to an employer's responsibility to its employees, customers, and the public at large. For instance, if you own a trucking company, you have a responsibility, among other obligations, to make sure your truckers get ample rest—lest they fall asleep at the wheel. If you're a business owner and you don't put up a sign that warns customers about a wet floor, you could soon be on the wrong side of a lawsuit. Doctors and pilots aren't allowed to show up to work intoxicated—you get the idea.

Of course, businesses should always do the right thing for their customers *and* employees—because it's the right thing to do. But if they don't, even inadvertently, they may get a harsh rebuke from the law.

It's no different in the world of mobility. As the world reminds us every day, somewhere, something is always going wrong, and expats and their families may be put in harm's way. In recent months, for instance, Hong Kong has seen unrest in its city, Australia battled devastating brushfires, and countries around the world have been dealing with attempts to contain the coronavirus, a situation that is ongoing and rapidly changing at press time.

When so much can go wrong, it's hard to stay on top of it all. So, if you're thinking about whether your policies or strategies involving duty of care could use a revamp, you may want to ask yourself the following questions.

### **Am I Looking at the Big Picture?**

The first thing companies tend to think about is how to evacuate an expat if something goes wrong, and that's good. Getting an employee back home safe and sound is the least a company can do.

That said, it's not all a company should do, says Sang Shin, an immigration attorney at Jackson Walker's Houston office. Shin has wide experience advising companies that send employees all over the world.

"An evacuation strategy is one component of a relocation strategy for an employee," Shin says. "Employers are required to ensure that an employee is covered in their immigration, tax, and other relocation needs."

In other words, you really want to look at duty of care from every angle, and not just the most dramatic

ones. For example, an expat could get in trouble not because a government has fallen but because they didn't have access to good medical care.

In fact, you could think of your duty of care in different categories or buckets. Michael Ray, CRP, director of customer success strategy at Topia, a global talent mobility company headquartered in San Francisco, says that most of the time, duty of care includes a full spectrum of health, safety, and security needs for a transferee.

"So, for example, health duty of care starts with making sure the employee has access to information and preparation related to the health conditions wherever they are going, knowing what conditions are like, getting appropriate vaccines, knowing where to get emergency and routine medical care for the employee and family," Ray says.

From there, you might want to plan for cases such as an employee being injured in a car accident, or an employee becoming seriously ill after moving off of his or her home country health plan. Ray adds that he knows of an expat who was diagnosed with cancer after being transferred.

Safety and security would follow a similar model. "Safety- and security-related items include protecting the employee from crime, terrorism, and civil unrest. But it can also include mundane matters such as routine crime or serious traffic risks," Ray says.

### **Have I Dusted Off My Duty of Care Plans, or My Client's, Lately?**

Chances are, you and your clients are already well aware that you need duty of care procedures and policies—and have comprehensive plans. But how often are the plans being updated? After all, technology changes. Telephone numbers and emails change. Medications and treatments for all sorts of health conditions are continuously evolving. Geopolitical events and risks change, too. In fact, nothing really stays the same, so if a duty of care plan hasn't evolved since 2007, for all practical purposes there may be no plan.

Stephanie Lewin, GMS, is the head of global immigration at Envoy Global, a Chicago-based global immigration services provider that helps employers and employees navigate the immigration and visa application process. She points out that what happened in Hong Kong with tear gas exposure is a great example of why duty of care is so important—even



## Protecting the ‘Gig Worker’

With the gig economy fully taking hold, it’s increasingly likely that you may have contract workers in your workforce, too. You may wonder: Do you or your clients have less duty of care if an expat worker is classified as a contractor instead of an employee?

Unfortunately, or fortunately, depending on your point of view—yes.

Shin notes that using contract workers may allow employers to treat duty of care a little differently, potentially at lower costs. “Instead of ‘solving’ all of their employees’ needs, employers may ‘educate’ and ‘inform’ their contractors on best practices, allowing them to make informed decisions,” Shin says.

Which isn’t to say that companies will necessarily solve all their assignees’ problems even if they are

full-fledged employees. “Some companies have already shifted this duty of care—solving versus education—regardless of whether the worker is an employee or contractor, but the contractor relationship is easier [for employers] to justify,” Shin says.

Matthew Bradley, regional security director, Americas, for International SOS, is a little more optimistic, however, for the future of the expat contract worker. “Duty of care is continuing to evolve as business travel becomes more prominent,” he says. “The needs of the mobile workforce are constantly changing, and employees are demanding more from their employers, which in turn will only lead to better protection for contracted employees on assignment internationally.”

when you might think that the odds of needing a comprehensive plan are low.

“Hong Kong is one of the most expat-friendly locations,” Lewin says. “When the protests started, due to health concerns, the airport was closed, the subway was shut down, [but] the statistics are that up to 88% of the Hong Kong population has been exposed to tear gas. In August last year, there was news about Canadian expats considering leaving Hong Kong due to the political turmoil. Because unfortunate events like this can happen suddenly, companies should have an emergency plan in place to ensure the safety and security of their expats.”

### Is My Duty of Care Plan Customized?

Again, most employers probably do have an emergency plan in place—but just as it needs to be updated, it also needs to fit the location. While mobility companies may know this, your clients may not.

“The experience of moving an employee to Venezuela today and the duty of care requirements are going to be vastly different than sending someone to Trinidad and Tobago, which will be different than Columbia, which will be different than Brazil, though they are all neighboring countries,” Ray says. “Duty of care in Venezuela might include protection from crime, harassment by local authorities, and access

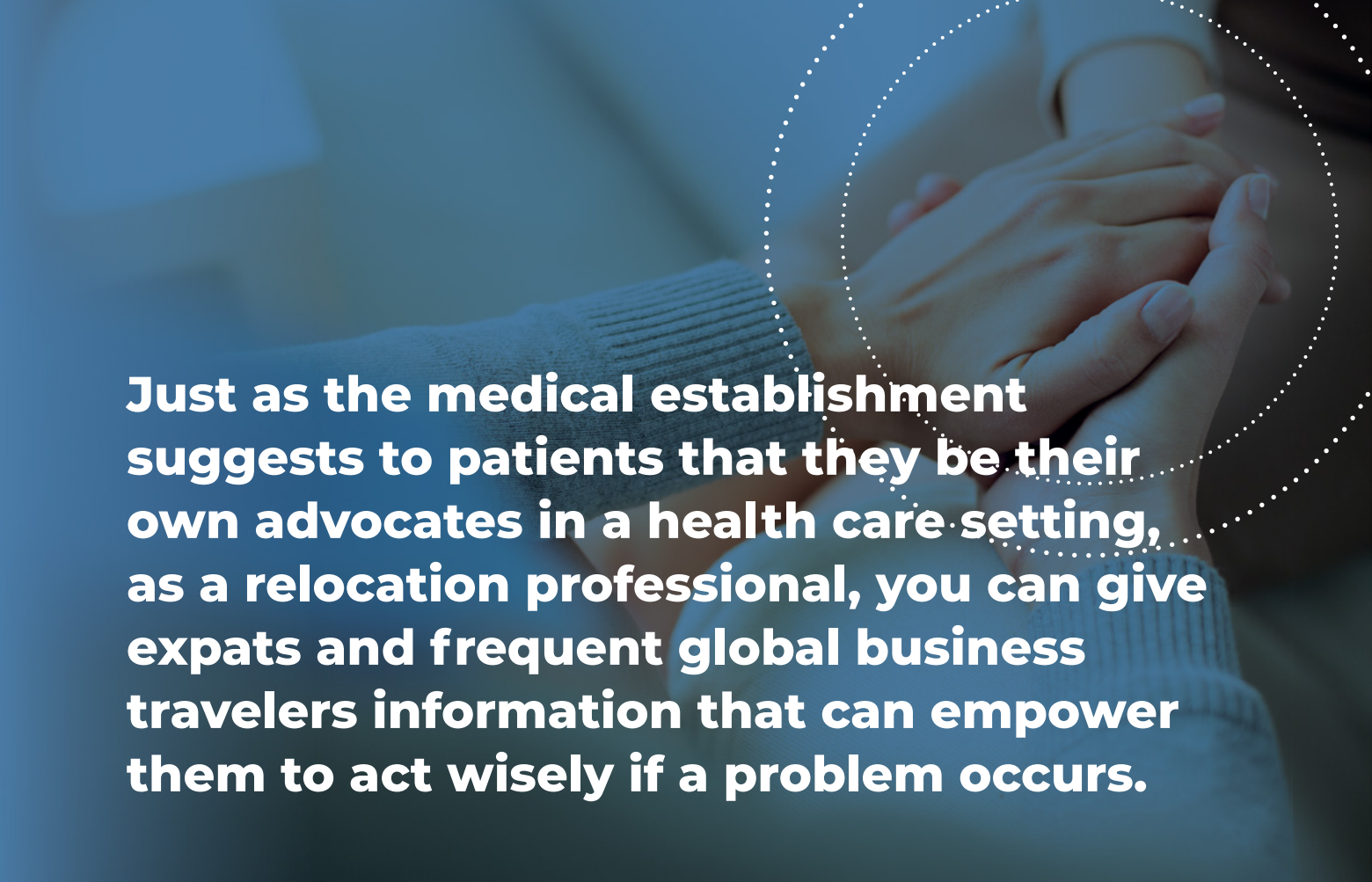
to adequate food resources. Brazil, the issues are going to be crime and pollution. Trinidad, access to sunscreen,” he jokes.

Ray adds that Colombia was once the kidnapping capital of the world, “and it is no longer, but for a time, this was a significant duty of care issue for companies operating in or sending associates to the region.”

### Do I Know Where to Begin if a Client Doesn’t Have a Duty of Care Plan?

So maybe your own company or one of your client companies doesn’t have a duty of care plan—or the plans are so ancient that the company pretty much has to start from scratch. Where do you begin?

Shin suggests working with an attorney who is familiar with the laws in whatever country the expat is going to be based out of, or in countries that frequent extended business travelers are visiting. There’s no one way to go about creating a plan, but Shin says, “Some companies create and build internal due-diligence teams—tasked with researching potential issues that may surround the transferring of an employee from one country to another, or that may impact extended business stays. For example, immigration and labor laws, tax, relocation challenges, driving or getting around, housing, and so on.”



**Just as the medical establishment suggests to patients that they be their own advocates in a health care setting, as a relocation professional, you can give expats and frequent global business travelers information that can empower them to act wisely if a problem occurs.**

Once you have your plan, he says, then your client would typically gather all internal stakeholders together to discuss the options. After that, you bring in a law firm to make sure your duty of care plan is compliant with the country's regulations—and to help with any paperwork or further steps that need to be taken.

"Broadly speaking, in the mobility space, interaction with attorneys is typically confined to visa and immigration support," Ray says. But he adds that it's important that a client "understands the full spectrum of legal requirements for the business."

#### **Am I Working With Partners Who Can Help if Something Goes Wrong?**

Lewin suggests, "Consider partnering with a professional medical and travel security services company that can help organizations and expats reduce exposure to and mitigate risks while abroad."

She has another suggestion in this area as well: "Keep your ear to the ground locally by tapping into the knowledge of local HR, supply chain partners, and customers. These groups have firsthand knowledge of what is 'normal' and what isn't. It's important to have the information from a local perspective and not to solely rely on the news."

#### **Do I Have Training Programs and Ongoing Services Related to Duty of Care?**

That's a must, according to Matthew Bradley, regional security director of International SOS, based out of Philadelphia. Ideally, Bradley says, companies will offer training to the transferee on such topics as "cultural standards, etiquette, and laws that may differ from the home country."

Most corporations understand the wisdom of preparing an assignee before departure. You're less likely to accidentally break a law or offend cultural sensibilities if you understand the country you're going to. But ongoing services are really important, too.

Bradley says that transferees should have access to information and advice about their location situation 24/7 in the event of an emergency. "This should include medical and security providers as well as emotional support," he says.

#### **Have I Helped My Transferees Create Their Own Emergency Plans?**

Just as the medical establishment suggests to patients that they be their own advocates in a health care setting, as a relocation professional, you can give expats and frequent global business



travelers information that can empower them to act wisely if a problem occurs. For instance, Lewin suggests that expats sign up with their local embassy, “so that the embassy knows who the travelers are and where they are located in the event of an emergency.”

But they may not know to sign up unless you tell them and may not do it unless you give them information about how and where to accomplish the registration process.

Lewin explains, “Embassies often send out proactive emails alerting citizens of any local threats to the population. For example, U.S. nationals can sign up with the Smart Traveler Enrollment Program (STEP).”

Of course, you can always provide a list of doctors and hospitals to your transferees and encourage them to create an emergency evacuation kit, which might include money and important travel documents or copies of these documents.

Still, you want to be careful that you don’t get too confident in the tools and training that you’re giving your assignees. Things can still go wrong, and your employees can always benefit from a little handholding and help.

For instance, Ray says he had a client that once had an employee move to France, and the company would have benefited from working with relocation professionals. The employee had been given enough money for a budget apartment—and found one for his family. “Unfortunately,” Ray says, “it was in the heart of a red-light district”—not the best environment for parents and kids.

Of course, that’s really what duty of care is all about—caring for your employees and their families. It all circles back to doing the right thing, which is, in the end, the best approach for any business. The more valued employees feel, the more they will feel a duty to care for the company that cares for them. *M*

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*Geoff Williams is an Ohio-based freelance writer with expat experience and is a frequent contributor to Mobility.*

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# ALGORI & BLU



# THINGS ES

WHAT SHOULD  
WE EXPECT  
FROM SERVICE  
DELIVERY IN  
THE AGE OF AI?

BY TOM BRUHN, CRP

In an episode of *Star Trek: The Next Generation* titled “The Outrageous Okona,” a secondary plot centered on the android character Data, who, in his quest to become more human, called up a holographic comedian to teach him how to be funny. Things didn’t work out so well, and throughout the show’s seven-season run, its writers did a great job of conveying how in circumstances where Data actually *was* funny—which was fairly often—it was completely unintentional. Humor, as is the case with so many other attributes, including empathy, is difficult to teach: One needs to have the innate human ability to “get it right.”

“The Outrageous Okona” first aired on 12 December 1988. According to “A Robot Walks Into a Bar, Doesn’t Get the Joke: Struggling to Teach Humor to AI,” an Associated Press article by Seth Borenstein published in April 2019, apparently not a lot has changed in the more than 30 years since:

“Artificial intelligence will never get jokes like humans do,” said Kiki Hempelmann, a computational linguist who studies humor at Texas A&M University–Commerce. “In themselves, they have no need for humor.” When it comes to humor, the people who study it say context is key.

“Even expert linguists have trouble explaining humor,” said Tristan Miller, a computer scientist and linguist [now at the Austrian Research Institute for Artificial Intelligence in Vienna]. “Creative language—and humor in particular—is one of the hardest areas for computational intelligence to grasp. It relies so much on real-world knowledge—background knowledge and commonsense knowledge. A computer doesn’t have these real-world experiences to draw on.”

Sound familiar? With all the paradigm shifts achieved via new technology tools and process improvements, what are the ramifications for the mobility industry? Will a robot ever truly empathize with the countless factors that make professional relocations one of the most stressful events any human being can experience? It goes without saying that we’re a long way away from the day when customer- and client-facing mobility professionals will be completely replaced by AI, so how are companies striking the balance in maintaining the human touch within an increasingly automated service delivery model? The efficiencies, data and insights we glean from machines processing huge volumes of information far more rapidly and accurately than humans ever could is great, but how do we make sure we’re reading those algorithms for the best possible outcomes, without coming down with a serious case of the blues?

On the overwhelming plus side of the technology equation is anything pertaining to data: creation, capture, aggregation, analyzation, and delivery—you name it. IT solutions for every category and activity

have improved and continue to improve exponentially. Because of the unique balancing act required in delivering a superior customer experience, mobility-related technologies must not only drive process efficiencies, but also address the “human equation” in terms of training and development, performance, support, and reward and recognition of mobility professionals and their customers.

From a supply chain perspective, regardless of whether the mobility team is in-house or partially or fully outsourced, here are some areas in which various supplier partners are achieving this delicate balance.

## GLOBAL COMPENSATION

Ashley Daly, director of global compensation technology solutions at Ineo LLC, says technology is increasingly playing a direct and indirect value-adding role in the global compensation space. “Mobility technology continues to evolve to meet the increasing demands faced by mobility professionals operating in a complex global context—from maximizing visibility to key program data to helping facilitate compliance,” she says.

Through advances in automating global compensation-related tasks that are time-consuming, predictable, or repeatable in nature (e.g., compensation collection and its associated audits), global mobility team resources are freed up for more nuanced, strategic activities, including the delivery of difficult compensation-related conversations.

“The human touch is irreplaceable when it comes to rationalizing to a senior executive why her total net pay has decreased relative to the last balance sheet—despite having received a base salary increase,” Daly says. “The impact of interrelated factors like home versus host-country exchange rate fluctuation and inflation are not necessarily intuitive and, unless proactively and tactfully communicated, can lead to alarm and escalation.”

The human element is also fundamental to establishing what a given customer values most from a compensation perspective. Daly firmly believes “a robot can explain basic balance sheet concepts and definitions, but only a seasoned mobility professional can glean an individual’s underlying motivations and position a compensation-related conversation accordingly.”

Mike Gatto, manager of global mobility at Ineo, adds, “Technology can provide in seconds what formerly took hours—if not days—within the complex

world of corporate and individual compliance, especially in the tax area.”

Gatto notes that it’s important to establish a tool of choice that will be updated frequently to capture ongoing global tax law changes. Additionally, the user must have expertise in basic concepts of international relocation to validate the tool’s data inputs and outputs. Simple, repetitive tasks can easily be programmed to minimize time spent in reviewing and auditing essential data, thus leading to a more effective and supportive international assignment and transfer program.

## IMMIGRATION

According to findings from Fragomen’s *Worldwide Immigration Trends Report 2019*, over the next 18 months, an increasing number of countries are likely to adopt digitization processes with respect to immigration. However, outdated technological infrastructure systems in many countries, coupled with the challenges of managing change, may limit process efficiencies and could potentially cause severe global disruptions.

The political and business desire to enhance efficiencies and cost savings through increased e-filings, e-issuance, e-verification, and more, has in many cases outstripped the infrastructure’s ability to deliver on these promises.

“There are two issues that are guaranteed in global immigration: change and uncertainty,” says Scott Angelo, CIO of Fragomen, Del Rey, Bernsen & Loewy LLP. “And the increasingly rapid pace of technology advancements is having a dramatic impact on global migration. Add to that the unpredictable international economy and the unsettled geopolitical climate, and it’s even more imperative to ensure that the immigration process is as seamless as possible for our clients.”

To that end, in 2017 Fragomen created an interactive Immigration Technology Innovation Lab in Pittsburgh, which houses director-led teams in business intelligence, client engagement, development, infrastructure, innovation, product management, predictive analytics, security, and user support. Fragomen’s aim is to work in tandem with its clients to create solutions for immigration services delivery that leverages deep expertise and global best practices.

In fact, in November 2019 Fragomen created a client advisory board that includes Fragomen immigration and mobility professionals as well as several Fragomen

client members. The board discusses key global technology issues and how they can be best addressed, both from a strategy and technology perspective.

“Importantly for us, technology isn’t created or used in a vacuum,” asserts Angelo. “No two clients are exactly alike. Our global client base is demanding faster, more efficient service, and we need to continually look for better ways to utilize the technology available to us, and we continue to invest in technology and data security.”

Angelo points to developments such as a mobile app, a client portal, and an enhanced mail processing operations center as a few that were created, in part, by working with the firm’s clients.

“There is never going to be a point where we say, ‘OK, we’re finished when it comes to finding new and better ways to meet our clients’ needs,’” Angelo says. “It will always be an evolutionary process, especially as the need for increased technology in the immigration arena continues.”

## REAL ESTATE BROKERAGE

According to John D’Ambrogio, CRP, GMS, executive vice president of relocation and corporate services for real estate firms @properties Chicago and Ansley Atlanta, technology is part of their DNA, whether it’s internal agent communication tools or an automated cloud comparative market analysis. Still, “technology truly is a balancing act,” he says. “Our co-founder, Thad Wong, was Inman News’ 2018 Innovator of the Year, yet our culture is built on personal relationships.”

How do these brokerages maintain the balance? By using IT and AI to reinforce the focus on professional competencies and automating “the stuff”—including mailers, updates to and from agents and RMCs, and anything that doesn’t require significant customization to target a unique customer.

One example is a campaign by @properties and Ansley Atlanta that targets virtually all of their contacts on social media and customizes ads promoting the firms, with a link to additional information, effectively using AI to microtarget people in the industry. The ad itself might not generate immediate business, but it’s another call to action, a touch point, and a possible talking point to take advantage of when face to face.

D’Ambrogio also invests in short, concise videos. He notes, “Research overwhelmingly indicates we remember and retain visual images better than the written word.”

In addition to market updates, he has produced a video that goes out to all transferee listing

opportunities. In 60 seconds, it explains that several agents will likely call to set up appointments to inspect the transferee's home, why transferees shouldn't discuss price, and why the mobility industry does not use a traditional broker's market analysis (BMA), thereby providing answers to the three most commonly asked transferee questions.

All of that leaves more time for relationship building, whether that means traveling to clients to shake their hands and meet face to face, carving out time each week to write 10 thank-you notes by hand, or the old-fashioned act of simply picking up a phone.

## DESTINATION SERVICES

Destination services offer rental finding and community acclimation support for transferees who will lease a home in their new city. Through technology advancements, transferees have immediate access to data that helps educate them about key elements of their new location. "We're balancing the human equation with the transferees' need for immediate access to information," says Diane Ayres, CRP, president of PorchLight Rental & Destination Services.

Whether users choose an accompanied or self-guided experience, one thing is always true: They want access to local, qualified expertise to help them make an informed, sound decision in securing their lease. When companies couple local expertise with online tools, users can formulate a direction and begin deciding on communities that align with their lifestyle while also assessing commute times and housing costs. They are able to productively visit the local market to view housing options.

Employers are also benefiting from technology advancements in ways that help them understand employee utilization, experience, and service outcomes. "Renter analytics have become a key differentiator for PorchLight as we serve our customers," says Ayres. "Since the inception of our business in 2003, PorchLight has provided rental finding outcomes as one of our performance measurements and service pillars. Today, that metric is immediately available online for customers, and we provide even more encompassing data."

At the click of a link, employers can see:

- Percentage of transferees who secured a lease as a result of the service.
- Service utilization.
- Costs overall and costs by utilization.
- Percentage of transferees wanting to avoid temporary housing.

- Number of days saved in temporary housing as a result of effective destination services.
- Transferee surveys.
- High-level dashboards or details of any move with exportability.

"Over the past two months, I've had the pleasure of speaking at two relocation forums where I had the opportunity to share our analytics," adds Ayres. "Most employers receive survey data, but none knew how many renters were securing leases from the service provided. ... Helping clients identify key measurements is part of our responsibility as suppliers. The human element (suppliers) coupled with the analytics enables our clients to have the empirical data needed to make quality program decisions."

## CORPORATE HOUSING

Bleisure—the blending of business and leisure travel—has been reported as one of the fastest-growing trends in the industry, with 90% of millennials, 81% of Gen Xers, and 80% of baby boomers participating. As the corporate housing industry shifts to meet the new demands of its customers, those in charge of managing temporary housing needs—corporate travel managers, relocation consultants, human resource executives, and others—are also experiencing added emphasis on safety, security, and duty of care. The key to responding to the rapidly accelerating velocity in the broader ecosystem of the short-term rental industry is a high-tech, yet high-touch, technology platform.

According to Dave Caple, chief operating officer at RESIDE Worldwide Inc., most of the company's advances in managing the rapid pace of change within the mobile workforce have been realized through technology. "Our technology platform 3SIXTY offers customers a blend of proprietary technology, operational expertise, and access to a globally vetted supply chain to ease relocation, internship, business, and vacation travel processes for mobile, on-the-go clients and guests," he says.

The platform was designed from the ground up to improve the overall mobility process for relocation and travel companies, clients, guests, and network partners, offering direct access to more than 650,000 accommodation options that span traditional corporate housing, hotels, short- and long-term apartments, student housing, and single-family homes in more than 170 countries across the Americas, APAC, and EMEA.

Caple notes, "Combining our 3SIXTY technology with our day-to-day hospitality processes allows

RESIDE to control all aspects of the service delivery cycle by incorporating bilateral guest communications, case management, and business intelligence into our already tried-and-true high-touch customer service delivery. Dialogue with all clients and guests gives us real-time views of their needs during their stay with us, and we can more readily react. Leveraging our systems also ensures consistency of the guest experience and allows us to monitor to RESIDE's high service standards."

## HOUSEHOLD GOODS

"In household goods transportation, we use a blend of technology advances intertwined with good old-fashioned customer service," says Jim Rybarczyk, CRP, GMS, director of corporate business development at Berger Moving & Relocation. "Electronic logs, electronic inventories, virtual surveys, [use of] AI to quickly capture information on goods to be moved, apps for customers, GPS tracking, advanced truck technology, and use of mobile devices for communication and exchange of information are all part of our service offering. Although technology is an enabler for better flow of information, as long as people own and move goods, they will need to interact with other people to truly have an excellent customer experience."

Rybarczyk points out that the movement of goods into and out of a home is an intimate experience. "We have seen very few advances in technology that would replace the pure brawn it takes to move goods from a residence into a truck. Add in the sentimental value certain belongings hold, and the human element becomes very real during a relocation. No amount of artificial intelligence, technology tools, or IT solutions will be able to appropriately pack grandma's china for safe shipping!" he says.

Rybarczyk also believes that no technology advancement has found a way to replace the human touch needed to successfully complete a move. "Pulse surveys, whizzy apps, and mobile devices are great for immediate feedback, but it takes an experienced customer service person to decipher and solve complex problems," he says. "Moving is stressful and can cause emotions that would often go undetected if we simply depended on technology to interact with customers. A skilled customer service person can sense the root cause of an issue and easily defuse a complex situation via the multiple touch points throughout a move process. The best technology will never take the place of an empathetic move

coordinator who develops a rapport and relationship with the family that is moving."

While self-driving trucks may one day change the mode of transportation, it is unlikely they will eliminate the need for human involvement. Striking the balance between human interaction and the use of technology as an enabler will be the norm for the foreseeable future.

## THE FINAL ANSWER?

At the 2019 Great Lakes Relocation Council conference in Detroit, during a breakout session focused on strategies for managing extended business travel, Tessa Boone, global mobility manager for Ford Motor Co., succinctly noted, "Technology provides fantastic tools but usually does not provide complete answers."

In support of this view, the recent Worldwide ERC® webinar "Digitization, Automation, and the Future of Mobility Management," sponsored by Bristol Global Mobility, was structured around this guiding principle: *Human relationships will remain core.*

High-touch service delivery to customers and employees within the mobility industry begins and ends with *people skills*—curiosity, collaboration, creativity, and compassion—while technology provides channels to facilitate processes, experiences, and insights. The day may never come when mobility professionals are replaced by cartoon goofy or sci-fi scary robots, but design thinking, bots, and AI are here to stay and will continue to be used more prevalently within service delivery strategies for virtually every business.

Over the past decade, several mobility startups have attempted to break the mold by offering predominantly tech-focused service solutions. If the focus swings too heavily toward tech, many can find it necessary to recalibrate their platforms to allow for more human intervention. As noted above in six distinct supplier partner categories, forward-thinking industry leaders continue to find increasingly resourceful ways to ensure that their customers, including their own employees, are fully armed with the skills, information, and algorithms they need—and never left singing the blues. *M*

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*There are all kinds of factors to consider when taking a job overseas, with one of the most important being the cost of living in the city that will become home. Not surprisingly, prices vary wildly across the globe.*

A quick glance at Mercer's *2019 Cost-of-Living Survey* tells overseas workers that they should ask for a generous salary if they're heading to Asia. Eight of the continent's cities landed in the top 10 most expensive places for expatriates to live. Leading the 2019 list for the second year in a row is Hong Kong, followed by Tokyo and Singapore. The two non-Asian cities to make it into the top 10 were Zurich and New York City.

**Source:** [mercercor.com](https://www.mercer.com)



Those wanting to make big money while working overseas need look no farther than Mumbai, India. Expatriates laboring in that country's largest city can typically expect to earn a yearly salary of US\$217,165, according to the *HSBC Expat Explorer Survey*. Meanwhile, a different survey ranks Mumbai as the 67th most expensive city in the world for an expatriate worker to live.

**Sources:** [cnn.com](https://www.cnn.com), [mercercor.com](https://www.mercer.com)



If you move to Hong Kong, considered one of the most expensive cities in the world, and want a new pair of Levi's, it will cost you about US\$77. A tube of toothpaste will run you about \$2.90, four rolls of toilet paper about \$1.45, and one liter of gasoline about \$2.12. Bigger-ticket items, such as the monthly rent for a 900-square-foot (84-square-meter) apartment in an expensive part of town will cost about \$5,870. If you choose a cheaper part of the city, the rent goes down to \$4,042.

**Source:** [expatisatn.com](https://www.expatisatn.com)



orbis / Shutterstock.com

Expatriates coming to the U.S. consider San Francisco the worst city in which to live, according to a survey conducted by InterNations, a worldwide guide for expats. The City by the Bay ranked 77th on a list of 82 cities that are scattered throughout the world. Unsurprisingly, San Francisco's poor showing was due mostly to its high cost of living and the lack of affordable housing. Other U.S. cities that landed in the bottom 10 were Los Angeles and New York City.

**Source:** [forbes.com](https://www.forbes.com)





# Mobility Matters

Interesting, challenging, and surprising stats and finds around the globe

By Jon Ferguson



A travel website looked at so-called “diamonds in the rough” and decided that Windhoek, Namibia, is a great place for expatriates looking for a cheap place to live. It says Namibia’s capital has a “westernized” appearance and sits in one of the world’s most scenic and biodiverse nations. A one-bedroom apartment reportedly costs US\$491 a month.

**Source: [escapehere.com](http://escapehere.com)**



According to the U.S. Department of State, there are about 9 million Americans who are living outside the country. More than 400,000 live in Mexico City, making it the most popular city for American expatriates. However, because of its proximity to the U.S., some of those expats living there actually work in the U.S., which means lower costs. For example, rents in the U.S. run about 249% higher than in Mexico.

**Source: [worldatlas.com](http://worldatlas.com), [numbeo.com](http://numbeo.com)**



None of the 10 cities deemed the least expensive for expatriates are obvious choices for those seeking an overseas assignment. In fact, many people would likely be hard-pressed to find them on a map. Leading the list is Tunis, Tunisia, followed by Tashkent, Uzbekistan; Karachi, Pakistan; Bishkek, Kyrgyzstan; Banjul, Gambia; Windhoek, Namibia; Islamabad, Pakistan; Tbilisi, Georgia; Skopje, Macedonia; and Managua, Nicaragua.

**Source: [thrillist.com](http://thrillist.com)**



If you’re considering making a move to Tunis, Tunisia, as one of the least expensive cities for expatriates, here are some figures that might help. Rent for a one-bedroom apartment in the center of the city is about US\$194 a month; a three-bedroom apartment costs about \$369. The monthly costs, excluding rent, for a single person are estimated at \$346 per month; monthly expenses for a family of four are pegged at \$1,231. The cost-of-living index in Tunis is about 72% lower than in New York City.

**Source: [numbeo.com](http://numbeo.com)**





# READY TO BE AUDITED?

**Your employees should be,  
if they've been transferred  
or assigned out of state**

**BY DAVID S. OLTMAN, SCRIP**

**W**orking hard and creating a comfortable life for yourself and your family have always been integral parts of the American dream. However, in recent years, with the introduction of the Tax Cuts and Jobs Act (TCJA)—and its constricting \$10,000 cap on state and local tax deductions (SALT)—it has become less appealing for high earners to live in high personal income tax rate states such as California, Minnesota, New Jersey, or New York. As a result, many individuals are looking for ways to lessen their tax burden while still providing the same quality of life for themselves and their families.

One of the more common paths sought by many high-income taxpayers is mitigation of additional tax burdens. One option is to move to any of the nine states with no personal income taxes—Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington, and Wyoming. Many other states also have much lower tax rates than California or New York—especially if you are a New York City resident—since these two states have close to the highest tax rates in the country.

That being said, many individuals are not willing to entirely disconnect from their current state. They may be motivated by connections to work, family, and friends, or they may want to keep and rent their old home or perhaps use it as a summer or vacation home. That unwillingness to separate entirely from the old state can almost guarantee the likelihood of being audited when filing taxes at year-end.

## MULTISTATE RELIEF ON THE BACK BURNER?

People who work briefly in multiple states shouldn't bank on state tax relief, even though there's a bipartisan proposal in Congress (Senate Bill 604, "Mobile Workforce State Income Tax Simplification Act,") to ease their load.

The bill provides a uniform federal standard that bars states from taxing wages paid to nonresidents working in the state for less than 30 days. The goal is to ease the filing burden for workers and to simplify withholding rules for employers. It wouldn't apply to athletes, entertainers, and certain prominent figures. Of course, workers would still be taxed by their home state on out-of-state earnings.

Expect this to be placed on the back burner in Congress, especially in an election year, despite the fact that similar bills easily passed the House in 2012, 2016, and 2017.

Adding to the challenge is the fact that for high-income individuals who live in high personal income tax states such as California, Minnesota, New Jersey, or New York, it is exceptionally difficult to leave and establish residency in a lower-tax state. In the last five years, states such as New York have:

- Initiated thousands of residency audits on high-net-worth and high-income individuals each year.
- Collected on average more than \$140,000 per taxpayer audited.
- Generated more than \$1 billion in revenue from these audits.

It is safe to say that almost every individual with a high net worth and/or a high income gets audited when trying to change their domicile. Along with many other tax implications, this audit risk goes to show the importance of tax planning, especially when multiple states are involved.

### THE COMPLEXITY OF RESIDENCY AUDITS

Audits to determine residency can be stressful, not only because of the length of the audit but also because *the burden to prove residency remains entirely on taxpayers themselves*. This requires that taxpayers maintain extremely detailed records, including but not limited to gas receipts, utility receipts, credit card statements, and other statements, to show the amount of time actually spent in the state to which they are relocating. Many people feel that this information, which must be submitted during the audit process along with other documentation showing that they are no longer a resident of their old state, is extremely invasive. However, in order

to truly convince the taxing authorities that they are no longer a resident of a state, they will need proof that the majority of their time is actually spent in their new residency state and not in their former residency state.

The reason the audit process is so time-consuming and detail-intensive is that *nonresidents* of a state, generally speaking, are taxed only on the portion of income that is earned in the state. This includes wage income and rental property income. *Residents* of a state, on the other hand, are taxed on all earned income, which includes wages, capital gains, dividends, and interest income. When a person moves from one state to another, the original residency state loses a substantial amount of money in tax dollars. Therefore, the burden of proof is extensive. The original residency state wants to ensure that a person has truly changed his or her residency to a new state, prior to allowing that person to stop paying residency taxes.

### BE AWARE OF THIS WHEN GOING THROUGH A RESIDENCY AUDIT

As mentioned above, the burden to prove that a taxpayer has changed residency remains on the taxpayer. However, auditors may also attempt to disprove that a taxpayer has changed residency. When looking at the 183-day test, auditors have been subpoenaing records such as cellphone data usage, EZ pass and credit card statements, flight records, and posts on social media. All of these records can be used to prove that a "transferee" or "assignee" was in fact located in a state for a certain number of days, which can either prove or disprove a change of residency.

Different from the 183-day test, the domicile test is more aggressively audited by states. For the domicile test, auditors focus on ensuring that the rental property or vacation home is smaller and/or less expensive than the taxpayer's home in the new residency state. They review where the taxpayer's valuables—both monetary and emotional—are kept, expecting them to be located at the taxpayer's new residence in the new residency state. They review where children attend school and spend most of their time. Finally, they review where other family members such as grandparents and closer relatives reside, as well as the primary location of any pets.

### BE PREPARED

If your company plans to move employees from high personal income tax states to low income tax

states, both you and your transferees and assignees should consider keeping the following items in mind, in hopes of easing the audit process that employees will very likely be put through to change and prove their new residency.

- Many companies offer premove or preassignment tax briefings and consulting to help their employees plan their taxes accordingly. Companies with compliance concerns tend to offer premove tax planning from mobility tax experts whose job it is to handle these tax scenarios. This can potentially save both the company and its employees thousands of dollars per move or assignment. Most, if not all, companies also provide international tax consulting services, since international moves are every bit as complicated to plan as a U.S. domestic move or multistate assignment.
- Regardless of whether the 183-day limit will come into play, employees should be counseled to save all their tax documentation and records and invest in a day-counting app. If companies instruct their employees to start the process off with this mentality, it will save them from playing catch-up when documents and records are requested later in the audit process.
- Your company and employees should know and understand the domicile tests used by the states employees are moving from and to.
- If your employee is audited, your company should reach out for representation to avoid getting into trouble. States are becoming more and more aggressive in regard to protecting personal state income tax monies. Knowing your risks and being informed offers peace of mind not only to your employee, but also to your program managers. It is important to consider all factors and implications of a relocation or assignment *before* it happens, so you and your employees can be prepared for a successful and tax-compliant experience. *M*

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## SEVEN STATES STILL TREAT MOVING EXPENSES AS NONTAXABLE

Seven U.S. states currently are considered federally “nonconforming,” meaning moving expenses are treated as they were in tax years 2017 and prior. In other words, moving expenses in these states are not taxable. The states of **Arkansas, California, Hawaii, Massachusetts, New Jersey, New York, and Pennsylvania** still allow the taxpayer to either deduct or exclude moving expenses on their state tax returns.

### (AR) ARKANSAS

Moving expenses are calculated on Arkansas Form AR3903. The total goes to form AR1000ADJ line 8, and then the total adjustments go to AR1000F line 24.

### (CA) CALIFORNIA

To take the moving expense deduction in California, it is required to complete CA Form 540, line 13, attaching Federal Form 3903.

### (HI) HAWAII

Hawaii allows subtractions from federal AGI. Moving expenses can be accounted for using HI Form N-139, “Moving Expenses.”

### (MA) MASSACHUSETTS

Massachusetts uses Schedule Y, line 5, Other Income and Deductions.

### (NJ) NEW JERSEY

New Jersey requires moving expenses to be excluded from income (NJ 1040—see instructions).

### (NY) NEW YORK

New York requires moving expenses to be excluded from Federal AGI.

### (PA) PENNSYLVANIA

Pennsylvania uses Schedule UE to take moving expense deductions. See Part E, “Moving Expenses.”





**IN THE**

**SHORT TERM**

**Short-term assignments have their share of compliance challenges**

**By David Remedios**

**S**hort-term assignments may appear to make good business sense. A company doesn't have to spend considerable sums of money relocating a family—which in turn means less disruption to the family—and in many cases, there's no tax to pay in the host country if the assignment is less than 183 days. So, a win-win situation for both employer and employee.

But things are never that simple. Short-term assignments have their own set of peculiarities that make them as challenging and potentially as complicated as long-term assignments.

## TAX CONSIDERATIONS

### The 183 Days Myth

Many companies are lulled into a false sense of security that, as long as an employee is sent to work in another country for less than the magic 183 days, the employee will be exempt from that country's tax. Well, that is simply not the case. Many other factors besides days exist in this analysis. In fact, some countries have a lower day count threshold to determine whether an individual is liable for taxes.

When residents of one country undertake short-term projects in another country, tax treaties frequently govern where and how the individuals are taxed. The OECD model tax treaty provides rules for the treatment of employment income for cross-border assignments under the clause "Dependent Personal Services." Companies have come to rely on the use of Article 15 of the OECD model to gain an exemption from income tax in the host country if three conditions are met:

1. The employee has not spent more than 183 days in the host country;
2. the salary is not borne by a permanent establishment of the employer in the country of assignment; and
3. the salary is paid by an employer, or on behalf of an employer, who is not resident in the state of assignment.

The basic principle of Article 15 of the OECD model sounds rather straightforward. If all three conditions are met, the right of taxation stays with the country of residence of the employee. Consequently, the host country does not have the right to tax any employment income for duties performed in its jurisdiction.

However, as new treaties are drawn up, the interpretation of Article 15 of the OECD model is becoming more expansive. The 183 days used to be most often measured within a calendar year, but there is a trend toward looking at 183 days within a rolling 12-month period. In addition, tax treaties based on the idea of a "formal employer" are giving way in many countries to a concept called the "economic employer." This latter point is an important change with significant consequences.

### The Economic Employer Concept

Under conventional tax treaties, the OECD model uses a formal employer concept. A formal employer is the entity that has a formal legal relationship with the employee. Under a typical short-term assignment arrangement, the formal employer is usually the entity initiating the assignment, paying salary from the employee's home country, and charging costs to the host company.

An economic employer, by contrast, is most commonly interpreted to be the entity controlling the day-to-day activities of the employee and the one receiving the benefits of the employee's work. The move toward the concept of economic employer has come about because of the growing number of internationally mobile workers going from one country to another on temporary assignments with no fixed residence.

The economic employer concept most often comes into play on cross-border assignments when the taxing authorities of the host country decide that the host entity is the economic beneficiary of the employee's efforts and should therefore bear the tax liability. Therefore, Article 15 of the OECD model would not be applicable to exempt the income from tax in the host country. The two factors creating an economic employer are:

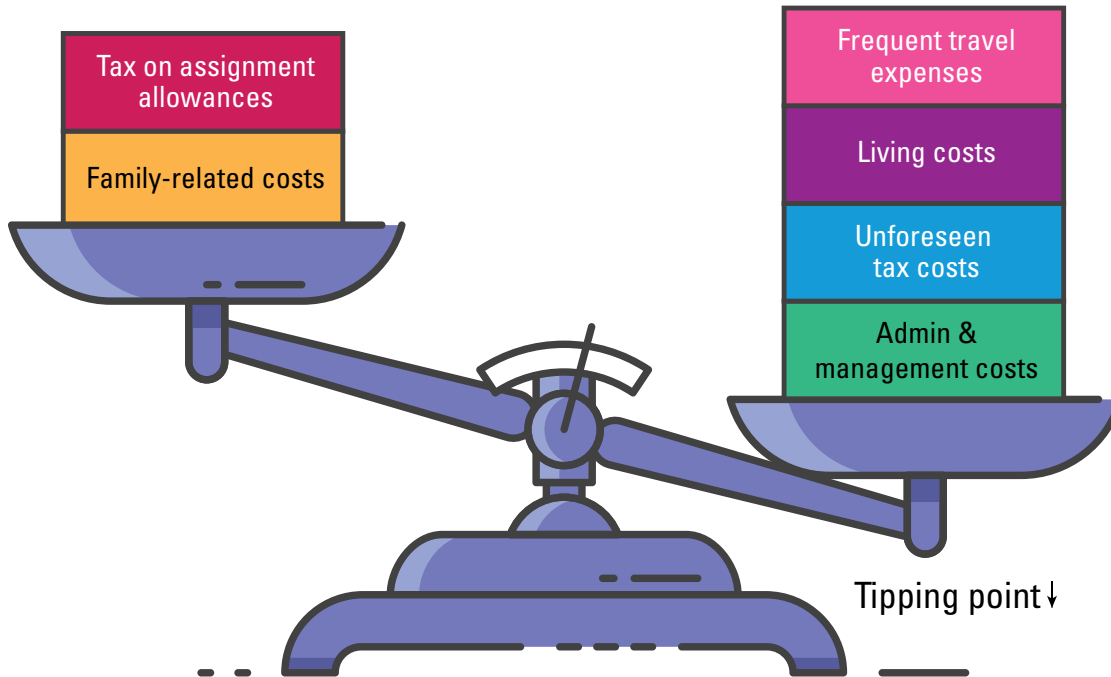
1. the charging of costs; and
2. who controls the individual's activities.

Article 15 of the OECD model does not use the term economic employer. Hence, the decision lies with the respective countries whether and in what way they apply an economic employer approach. Some countries give equal weight to both conditions; others consider that economic employment takes place if a single condition is met, although the charging of costs is no longer considered as significant as it once was and is rarely—if ever—an



## KEY LONG-TERM EXPENSES

## KEY SHORT-TERM EXPENSES



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exclusive factor. The most important factor is who is controlling the employee's activities.

To understand how this new concept is being applied in practical terms, let's look at an example:

*A German national on a four-month short-term assignment in the Netherlands would typically be paid by the employer in Germany and remain a tax resident there. But because the Netherlands has adopted the economic employer approach in interpreting the term "employer," the employee could be taxable from the first day in the Netherlands if the individual is under the supervision, direction, and control of the host entity. Physical payment by the home country entity may suggest that the employee remains an employee of the home country entity, but because the actual work is performed under the direction of the host country entity, the individual is determined to be "in the service" of the host country entity. Income taxes on the assignee's base pay and other assignment-related income are therefore due in the Netherlands in addition to Germany.*

Some countries do not use an economic employer approach. As a result, in principle, only the formal employer is decisive. Even a recharge between the home and host country entities does not lead to a different result, so Article 15 of the OECD model may be applied in such cases.

## IMMIGRATION CONSIDERATIONS

### Visas and Work Permits

Given the fast-moving nature of short-term assignments, processing times for immigration compliance regulations can sometimes take longer than the actual need for the assignee to be in the host country.

Business visas can be quite straightforward to acquire, and they can be issued quickly by the consulate or embassy of the host country. However, work permits are required for any activity exceeding a business visa that is deemed to be "productive work," i.e., a business activity that creates revenue. This is an ambiguous term that can lead to frustrating scenarios when business

activities are time-sensitive, since processing times for work permits can often take four to six weeks.

Business pressures may lead to managers circumventing strict limits on visas and avoiding lengthy bureaucratic processes by sending assignees into countries without the proper work authorization. Thus, short-term assignees are more likely to be denied entry or detained at customs, creating emergencies for global mobility teams.

There should be no expectation that the employee can be sent to work in another country before a company decides who will employ the individual. If an organization already has an established entity in the host country, then the process of acquiring a business visa or work permit may be somewhat straightforward, even allowing for the bureaucracy of completing all the necessary paperwork. However, if a company does not have an established entity or subsidiary in the host country, then specialist advice must be sought well in advance to make sure the company complies with tax, immigration, and employment laws.

A “floating” employee is an individual based in a country where the employer has no legal entity or physical presence. This may not be ideal, as the host country may not permit a nonresident employer to act as a sponsor for immigration purposes. For example, in Brazil, to get a temporary visa, the employee must become employed by a Brazilian entity and enter into a Brazilian employment contract. In this instance, the company will need to have an established entity or subsidiary within the host country before the employee can be sent on assignment.

#### **The ‘Cheaper and Less Administration’ Myth**

There is a misapprehension that because of their duration, short-term assignments are cheaper or encounter fewer administrative headaches. Just because an assignment is shorter does not mean it is easier or cheaper. In fact, a strong case could be made that short-term assignments are more fraught with potential pitfalls than traditional long-term assignments. In addition, many international companies have little idea how much they are spending on these alternatives to the traditional long-term assignment, as comparatively few companies tend to run cost projections.

On the face of it, relocation costs for short-term assignments ought to be lower than for a traditional long-term assignment. Employees undertaking short-term assignments are rarely accompanied by their partner and/or family. Hence, costs of physically relocating an entire family are mitigated along with children’s education costs, partner support allowances, and costs of family-size accommodation. In addition, many employers will restrict the assignment length in an attempt to avoid any host country tax liabilities as well as to take advantage of any favorable home country tax treatment on assignment allowances and benefits.

Will a short-term assignment always be less costly than a long-term assignment? Depending on the business objectives and the personal circumstances of an employee, there comes a tipping point at which an assignment undertaken on short-term provisions becomes more expensive to the company than a long-term assignment.

For example, travel costs can mount up quickly, especially if the assignee requests to travel back home more frequently than originally intended. Housing, too, can be a costly expense when the employee needs to be housed in hotels or serviced accommodations. If employees receive a per diem or untracked expense reimbursement, these can create costly liabilities and can add significantly to the management and administration of short-term assignments.

Also, short-term international assignments, as compared to long-term assignments, do not always result in a lower tax and assignment cost to the company. Certain living expenses may sometimes be provided free of home country taxes. However, if the host country taxes these payments—and assuming the host country effective tax rate is equal to or higher than the home country tax rate—restricting the assignment duration may not yield the desired tax benefits.

Perhaps the greatest risks facing an employer are unplanned tax liabilities. Very often, managers will extend a short-term assignment contract for a few weeks or possibly a couple of months, not recognizing the implications or giving thought to the tax issues. The assignee could inadvertently become subject to local income tax withholding and social security contributions, and the employer could also be obligated to pay their statutory share of social



# Tax treaties based on the idea of a “formal employer” are giving way in many countries to a concept called the “economic employer.”

security. Under such situations, the employee may face double taxation, especially where a tax treaty does not exist. Extending an assignment for only a matter of days could, in some countries, create a corporate tax liability, as the employer may appear to have an office there (permanent establishment). It would be advisable for global mobility teams to consult with corporate tax advisers to determine that proper agreements are in place between the home and host entities to mitigate any PE exposure.

## FAMILY SUPPORT CONSIDERATIONS

While a structured short-term assignment may sound like a solution to help overcome barriers to mobility, such as dual-career households and disruption to children’s education, the reality is that family separation can cause a lot of friction in the family. Split families can incur some financial loss because of an employee accepting a short-term unaccompanied assignment. As a result, a minority of companies consider offering different types of family assistance, such as home maintenance, child, or elder care support. A few companies will provide allowances to compensate for an enforced family separation and permit the assignee to allocate costs to family expenses most important to their personal family circumstances. Alternatively,

some companies find that frequent home-leave allowances can be quite helpful.

## KNOW THE TERMS

Short-term assignments are popular because they allow companies to transfer skill sets quickly and easily and are generally perceived to be more cost-effective than long-term assignments. These types of assignments also offer companies a possible solution to work-life balance.

But it’s important that companies recognize the basic principles relating to short-term international assignments, which can help to avoid some common mistakes and encourage best practices and proper compliance on the part of the employer. *M*

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## DESTINATION PROFILE: **MUMBAI**

Culturally diverse, warm, and vibrant

By Shiivani Aggarwal

If you've read Pulitzer Prize-winning author Katherine Boo's *Behind the Beautiful Forevers* or Vikas Swarup's *Slumdog Millionaire*, which was later adapted into an Academy Award-winning film, you'll understand why Mumbai's rich and vibrant culture has captured the imaginations of millions.

Located on the west coast of India, Mumbai is home to the world's largest film industry and is India's financial hub. With a population of about 20.4 million people, it is one of the most densely populated cities in the world. As a center of business, arts, commerce, and entertainment, Mumbai attracts people from across the world who come looking for their city of dreams, and it represents a synthesis and reflection of the culture of India as a whole.

The history of this city dates back to the formation of the seven islands, namely Colaba, Mazagaon, Mahim, Parel, Bombay Island, Worli, and Old Woman's Island. They came together as one large metropolis in 1840. The city was known as Bombay under the British Raj. It was renamed Mumbai in 1995, which is derived from the goddess Mumbadevi.

The religious representation of Hinduism in Mumbai is more than 65% of the total population. There are also various communities of Muslims (20%), Christians (3%), Jains (4%), Zoroastrians (1%), and Buddhists (5%).

Mumbai has a tropical climate, with temperatures rarely dropping below 20°C (68°F) but reaching as high as 40°C (104°F) in peak summer. The monsoon season is from June to September, and the city is prone to disruptions in transportation due to flooding of roads and railway lines.

# *Doing Business in Mumbai*

Expats coming to Mumbai will find themselves part of a diverse ethnic population from across the world, as the city has built a reputation of being one of the safest cities in India, where people from varied cultural backgrounds work together as one.

The principal language of the city is Marathi, but you'll find many people speaking Hindi and English.



## *Immigration and Permits*

Over the past few years, the Indian government has made several changes to the country's visa policies, making it easier for foreign nationals to travel to India for work or leisure. Indian visas are now divided among regular visas, e-Visas, and visas-on-arrival.

Now, an applicant can apply for an e-Tourist or e-Business visa anytime before his or her travel to India. An applicant can enter India anytime from the issuance of the e-Tourist or e-Business visa through the next 365 days.

The maximum continuous stay period allowed under the e-Tourist visa is 180 days for individuals from the U.S., U.K., Canada, and Japan. For other countries, the limit is 90 continuous days. Similarly, under the e-Business visa, a continuous stay of 180 days is allowed, and there is no requirement for registration.

If the stay exceeds 180 days, or if the aggregate stay in a calendar year is more than 180 days, then the applicant is required to register with the Foreigners Regional Registration Officer / Foreigners Registration Officer (FRRO / FRO) within two weeks of the completion of 180 days in India.

India also has a visa-on-arrival, which has now been extended to nationals of South Korea and the UAE in addition to Japanese nationals. However, UAE nationals are eligible for this category of visa only if they have applied for the e-Visa and / or the regular sticker visa in the past. This visa is valid for 60 days and can be used for tourism, business, conferences, and medical visits. UAE nationals originally from Pakistan are not eligible for this visa category and need to apply for a regular or e-Visa.





# Housing

Mumbai is among the most expensive cities in the world when it comes to real estate. Apartments are usually smaller than what you'd expect to find in any other major Indian city. That said, there are options to meet a variety of budgets and needs. Neighborhoods in Bandra, Powai, and South Mumbai are preferred by expatriates, and those in South Mumbai such as Gopalrao Deshmukh Marg (formerly Pedder Road), Napean Sea Road, Malabar Hill, Altamount Road, and Breach Candy maintain their historical charm, but unfortunately they do not have many modern housing options available. These neighborhoods tend to be well planned and less congested than other areas of the city. There are well-maintained parks where children can play, and commercial vehicles have limited access to inner roads, making it pretty safe to walk around in the neighborhoods.

While looking for an apartment in the city, there are a few things to consider. For example, unfurnished apartments lack all basic household and kitchen appliances, including air conditioners. These can sometimes be negotiated with the landlord. On the other hand, furnished apartments are very few, and the furniture quality is not always up to expat expectations.

There are very few serviced apartments in Mumbai. Customized apartments are available, but again, they are not expat preferred due to lack of amenities and the poor quality of furniture and fixtures.

Due to lack of space, some buildings do not have open areas such as balconies or terraces, and a garden is rare.

When reviewing rental rates, check whether the amount quoted is inclusive of apartment-associated maintenance costs and whether the landlord is providing utility connections. Typically, setup costs are the responsibility of the landlord, while monthly rental and usage charges are the responsibility of the tenant. Monthly payments will have to be made directly to vendors.

Landlords typically ask for one to three months of rent in advance, but what can really set you back is the security deposit, a refundable deposit that could be anywhere between three and six months of monthly rent.

Rental agreements are signed for a minimum period of 12 months, with a one- to two-month notice for termination. Longer agreements come with a clause for an increase in rent at about 7% to 10% at the completion of every year.



# Schools

With India gaining popularity globally, Mumbai, as its financial capital, stands to gain a lot. This fact is clearly reflected in terms of education. Mumbai today is a favored educational destination among many nationalities.

Schools and other educational institutions in Mumbai are run either by the government or by private organizations. The instruction is usually in English, Marathi, or Hindi, and these schools are affiliated with the Secondary School Certificate (SSC) board, Indian Certificate of Secondary Education

(ICSE) board, or the Central Board for Secondary Education (CBSE). Mumbai also has several international schools and preschools available, offering both British and American curricula. The American school early childhood education center has a program for children 3 to 5 years old.

Some of the top international schools in the city are Bombay International School, American School of Bombay, Dhirubhai Ambani International School, École Mondiale World School, and Japanese School of Mumbai.



# Health Care

Mumbai has world-class hospitals where thousands of international patients come for treatment each year. However, public facilities don't often meet international standards, and expats are generally advised to go to a private hospital. Some of the best hospitals in the city are Hiranandani Hospital, Kokilaben Dhirubhai Ambani Hospital, R.N. Cooper Hospital, and Bombay Hospital & Medical Research Centre.

You'll easily find English-speaking staff at most private hospitals. But despite affordable medical facilities in the city, it is best to take medical insurance that covers all your medical expenses.

There are, however, certain precautions to take in Mumbai to maintain the health of your family. For example, all water must be boiled and filtered before drinking or using for oral hygiene. Drinking tap water is not recommended.

# Finances

Foreign professionals in the Indian metropolis earn, on average, US\$217,000.

The official unit of currency is Indian rupee. As a foreigner employed in India, as required by the India foreign exchange and income tax law, you are restricted to opening one bank account per city. Foreign nationals have to obtain a PAN (permanent account number) card when applying for a bank account.

Direct taxes, or those levied on the income and profits of individuals and organizations, are low in the city compared to those in most international cities. But you'll need an accountant to help you with your taxes, given the highly complex tax structure. Overall, depending on the income level, taxes vary from 5% to 33%. Additionally, there is a GST (Goods & Services Tax) charged for almost everything that you purchase in the city, including services. The GST rates vary between 5% and 28%, depending on the type of goods and services being purchased.

# *Transportation and Shopping*

Mumbai is well served by its suburban rail network, but it can get extremely overcrowded, particularly during rush hour. There are ladies-only carriages, which are recommended for all female travelers. Single- and double-decker buses are also useful for getting around town. Fares are cheap around South Mumbai, but bus routes can be hard to fathom. Buses are often crowded, too, and seats are hard to come by, with only a small minority of vehicles fitted with air conditioning. Tickets are best purchased from the conductor.

Plans are underway for an extensive metro system to ease overcrowding on trains and buses and to reduce traffic congestion. The first metro line has been operational since 2013.

Mumbai has plenty of black-and-yellow taxis and private car services such as Uber and Ola plying the streets, and they are the best way to get around. Unlike in other Indian cities, auto rickshaws are banned from the city center and are available only in the suburbs.

To go out and shop, malls are your best bet, since local markets are often crowded. Some of the popular malls with high-street international brands include Phoenix Marketcity, High Street Phoenix, and Inorbit Mall. For street shopping, you can visit Colaba Causeway market, Linking Road market, and Crawford Market.



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## *Safety*

Mumbai is an extremely crowded city, which means there are people everywhere around the clock, making Mumbai one of the safest cities in India and on par with most European cities in terms of safety. That said, it is a metropolis, and it is advisable to take general safety precautions. For example, you should follow the same safety rules you would anywhere in the world, such as avoiding secluded places late at night. But beyond that, you can indulge in the city's nightlife with minimal worries.



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## *Unexpected Mumbai*

Although street food is common all over India, street food in Mumbai is notable because people from all economic classes eat on the roadside almost around the clock. It is sometimes felt that the taste of street food is better than the offerings at restaurants in the city. The metropolis is very famous for its street fare, such as *vada pav*, *chakli*, *chivda*, *modak*, *dabeli*, *panipuri*, *dahi puri*, *sev puri*, and *bhelpuri*. Apart from the local street food, South Indian food tweaked to suit the Maharashtrian palate, Maharashtrian food, Mughlai, Malvani, Punjabi, European, and even Southeast Asian cuisines have caught on in this lively city. A number of restaurants also offer the Michelin Star experience with cuisines from every part of the world. *M*

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# Preparing for Safety Abroad: 5 Travel Safety Tips to Share

By Lana Weber

Providing seamless mobility services is incredibly valuable for the clients and families you support every day. So is their safety, which is why destination safety when traveling abroad is of critical importance. Prepare your clients for international travel by sharing these five safety tips. If an issue arises, they'll be grateful you did.

## 1. Let all the right people know.

In addition to notifying your family, friends, and co-workers, add the U.S. State Department to the list. Let them know where you are going and how to contact you. By registering in the Smart Traveler Enrollment Program (STEP), U.S. citizens traveling or living abroad receive the latest security updates from the nearest U.S. embassy or consulate at no charge.

## 2. Check key expiration dates.

Most of us know that you need a passport with an expiration date further out than six months in order to travel internationally. But what about your emergency contacts and family members? If you get sick or have an emergency abroad, your family members and loved ones can help you only if they *already* have a passport that doesn't expire within six months! While you are away, making sure they have a valid passport can bring peace of mind.

## 3. Communicate clearly.

Communication is key and can be lifesaving in an emergency. Take the extra step of bringing a copy of your medical records translated into the local language. Traveling to other destinations during your stay? Have them translated into those languages as well. Additionally, be sure these documents are accessible online in the cloud, so this information will

be available to medical experts, even if you lose your possessions during an emergency.

## 4. Know the numbers.

On a similar note, know the emergency numbers in your new country. Unlike in the U.S., in most countries, dialing 911 will not get you to the help you need. You should always know how to call for help. What number do you call for a fire? What about a medical emergency? Should you call your insurance company first? Find out the answers to these questions *before* you depart.

## 5. Map it.

Build a personalized Google MyMap with important landmarks, such as hospitals and embassies—and maybe even coffee shops—so you'll know where these resources are in a pinch. It's also a good idea to compare the size of cities using a resource such as the MapFight app, which compares the size of any two geographical areas. Sometimes a destination that seems far away is a lot closer than you realize. By overlapping the map of a new location with a location you already know, you can get a better sense of how close or far away locations are at your new destination.

By sharing this article with those headed to their new international destination, you're not just wishing them "safe travels," but also providing life-saving resources. *M*

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