

I have followed the guidelines provided by the Southern Cross Group, and addressed the issues which were relevant to me as an Expat, and now a Repat. Additional comments are provided at the end of the submission.

Personal Perspective

Left Australia

Left Melbourne in January 1984 to seek employment opportunities overseas. Within Australia it was difficult to find out where jobs might exist overseas and newspapers from other countries were not widely available. Working in PNG may have been an option, but did not appeal.

Originally planned to head to London and do what a lot of Australians do. However, after having travelled around Asia for a year in 1984, I decided to assess opportunities in Hong Kong.

Government Advice Received

Did not seek any advice.

Current Residence

Currently residing in Melbourne, after spending:

- 1 year travelling in Asia
- 8 years in Hong Kong
- 2 years in Germany
- 8 years in Singapore

Family Situation

Partner and I left Australia together and returned together. We have no children.

Parents and siblings

I was born in Melbourne and grew up in Melbourne. My mother was born in Victoria and my father migrated from Scotland when he was 4. My two sisters continue to live in Victoria.

Citizenship

I hold both British and Australian passports, and have found this situation advantageous, living in Europe, and travelling in the sub-continent, where different visa rules apply to each country. In Hong Kong, under British rule, my British passport enabled me to live and work without visa problems.

Challenges of different cultures and laws

Law

The law in both Hong Kong and Singapore were based on the common law of Britain. As Australian law has the same history, the laws were not that different or difficult to understand. The German system of law is based on civil law rather than common law and quite different, although having little impact on my time residing in Germany.

Cultural perspective

The experience of living with people of different cultures can result in both a broadening and narrowing of the mind. And to a greater understanding that the Anglo-Saxon point of view on issues is not necessarily the right or only perspective.

Media

Media ownership laws (up until the Internet) controlled the flow of information, not only about the world but what was happening inside a country. This has been brought home to me living in Melbourne again, where the insular outlook of the media would have one believe that road deaths and sport constitute news.

Advertising – Sexist and Racist

Advertisements for nice looking women aged below 35 for receptionists jobs were an eye opener in HK, while bank jobs in Singapore where English is the first language, require spoken Chinese, thus eliminating the 30% of the population who were non-Chinese.

Work Attitude

Attitude to work varies across countries, with the German model more inline with the Australian model, where people work to live rather than living to work. Work is taken much more seriously in Hong Kong, with its central position in the Asian international business environment. People work to meet global deadlines, rather than to catching the 5.20pm train from Flinders Street. Sickies are virtually unheard of in Asia.

National Identification

A national identity card in Hong Kong was at first intrusive, and then a welcome addition to the many cards in my wallet. With a photo this ID was my tax number, used for health insurance, to operate my bank account and to buy a raffle ticket. It was who I was, and the only form of ID I needed in HK, and included a photograph. In Singapore, the ID card included a finger print, and this was utilised in recent years, as a 'quick card' for use at the airport, for residents, rather than using a passport. Again, the ID was used for every transaction related to government: car registration, licence, superannuation; banking; taxation, raffle ticket buying etc.

It was odd to come back to Melbourne and find that various forms of identification garner various points. To have the phone connected I needed to provide identification

with 100 points. An amazingly inefficient system, which could so easily be replaced with one card for all – which would also tie in with passport numbers, Medicare etc.

In Germany

In Germany, new arrivals are announced in the local paper. Living together is not recognised. Opening a joint bank account nearly impossible. As an Australian, the formality of greetings was quite an adjustment. Everybody was either mister or missus. First names were rarely used. I remember my first dinner party, where people who had worked together for 15 years or more, still addressed each other in this formal way. My news of the world was through the BBC world service radio, and it was from there I learned of the destruction of the wall separating East and West Germany.

Difficulty re Visas and Work Permits

Visa issues, work permits in Singapore

I had visa problems from the first day I arrived in Singapore. Despite the supposed friendship and trading relationship between the two countries, and the easy access Singaporeans have to Australia, I spent 3 years fighting for an employment pass. The first year I left Singapore every 2 weeks, to renew my tourist visa.

Despite the number of professional Expat women in Singapore, the government would not allow single white women to work, unless sponsored by their employer.

This situation changed over time, as the US Embassy pressured the Singapore government to allow Expat women to work.

I resolved the issue by taking out permanent residence, which allowed me to work at any job, open to a Singapore resident.

Note, that it is virtually impossible for a Caucasian non-Singaporean to take out Singaporean citizenship.

Visa issues, work permits in Hong Kong

My British passport ensured I had no visa problems in either country. Hong Kong was under British rule when I lived there. Had I stayed in Hong Kong for 7 years straight (rather than in 2 sets of 4 years) I could have applied and be automatically granted residency.

Visa issues, work permits in Germany

Holding a British passport while residing in Germany was most advantageous. I could work and travel freely, without the need for travel or working visas as would have been the case had I resided in Germany using my Australian passport.

Specific ways I contributed to Aust while abroad

I provided:

- Tourist information to friends and colleagues
- Information on education
- Wine group with the opportunity to sample Australian wines

As the Inaugural Executive Director of Austcham in Singapore, I coordinated the twice-yearly Australian wine and cheese promotions to 500 people of various foreign chambers of commerce.

Personal Experience with Australian Missions Overseas

Nil experience except to renew passport, and attend functions to promote Australian wine and cheese held by Austcham. The venue was the Australian High Commission in Singapore.

Educational programs Overseas vs Australia

I had always enjoyed the range of hobby classes available in Australia prior to leaving. Courses in Chinese cookery, bread making, dressmaking. The lack of such courses while I was outside of Australia was frustrating. The equivalent of TAFE is non-existent, and such courses in both Hong Kong and Singapore are often frowned upon as they do not relate to professional development. In Germany, the language was the problem. My German was not fluent enough to join hobby classes, although I undertook German language classes.

However, at the Singapore Stock Exchange, I did complete a short course in both fundamental and technical analysis, which was most worthwhile.

I chose to undertake my MBA through UNE in Armidale, NSW, as I wanted any qualifications I gained to be recognised in Australia, and UNE offered the subjects in which I was interested in – International Business, Asian Business, Business Ethics etc. Coincidentally, they were one of 3 universities in Australia, out of 10 who bothered to reply to my enquiries regarding off-campus study.

Recognition of Overseas countries of professional and educational qualifications gained in Australia

I did not have any problems in regard to the recognition of my Australian qualifications while residing overseas.

Re-entry and Repatriation Issues

Reverse culture shock and issues of fitting in

National Identification

Please see previous comments on experience with identification

Safety

Personal safety once again became an issue on my return to Melbourne. After years in Asia, of sleeping with windows open, I have returned to being very aware of keeping windows and doors locked. In both Singapore and Hong Kong personal safety was not an issue. Travelling around both countries late at night was not a cause for concern. Public transport systems worked and are both efficient and travel safe. Driving a car in Singapore did not mean locking my door when inside, or using a steering wheel lock when parked in a public place. I am now concerned about leaving garden furniture on my veranda (it may get stolen) and make a point of not travelling in a train after dark, nor being alone in a train carriage during daylight hours. I have had to take out house contents insurance – something I have not had for 20 years, and am required to have deadlocks on my doors.

Media

The Australian media is wanting. I am unable to pick up the BBC world service on my world band radio, so am reduced to what the Australian media deems fit to provide. At best, this is both parochial and insular. I feel like I have had to dumb down to the limited point of view of the world from Australia.

There is apparently no independent discussion or point of view for discussion provided. There is no interaction with people say from Africa on birth control. There is just the whine of the media about individuals payout packages; sports stars (has anybody ever done research on how many Australians actually follow a sport?); and currently, personal indebtedness and the property bubble burst. I have yet to see any intelligent commentary on the cyclical nature of the economy in relation to oil prices, and what has happened in the past when the US\$ has been devalued.

Health and dental insurance

One issue when settling into a new country is always finding the services. This includes dentists, doctors, and hairdressers.

My experience with my local dentist can be compared with McDonalds. Did I want chips with that? Did I want a fluoride treatment following cleaning to strengthen my teeth? Give me a break! Did I want this and that additional service? No, actually, at \$70 a quarter hour, I just want you to do what I ask.

I collected dental records from my dentist in Singapore prior to leaving. I have the address of the doctor in Singapore, should it be necessary to clarify any health issues of the past.

Driving licence

I maintained my Victorian driving licence while I was overseas, and so this was not an issue on my return to Melbourne.

Reinstatement within medicare system

There was a problem with this, as immigration had not stamped my passport on entry to Melbourne. Therefore, Medicare did not believe that I had returned for good. For reasons which were not apparent to me, I was asked whether I rented where I lived; I was requested to show transfer of funds from abroad or other proof such as moving company documents. This was such a joke considering the inadequacies of the medical system in Australia compared to the high level of care in Singapore. After 4 months, I was 'allowed' to join Medicare – and lo and behold, the computer brought up my file of 19 years ago.

Credit ratings and new relationships with financial institutions in Australia

This was not an issue, as I maintained a bank account in Australia while overseas.

Support available from government and non-governments groups to assist with repatriation

I did not know of any group who would assist with the repatriation process. I did not transfer back to Australia with an employer, and thus, only had the support of family and friends.

Ten months after my return to Melbourne, by chance I heard of the Newcomers Network, which in turn brought me into contact with other people, in a similar situation. In particular, Pam Owen at the Victorian Expat Network, run out of the Dept of IIRD has been most helpful in introducing me to people in relation to my job search.

Recognition of experience gained while overseas

Despite the rhetoric in the Australian media with the government encouraging companies to expand their markets beyond domestic boundaries, and our geographic closeness to Asia, there has been no recognition of the experience I have gained while overseas. And certainly no appreciation of what my experience would bring to any position.

Employment difficulties faced on return

There has been very little understanding of what experience I have had overseas and what I could provide a local company. Bright young things who work for executive search firms, who do not appreciate what they don't know, offer superficial comments on areas and skills unknown to them in order to establish a pecking order. This would be amusing if it were not the fact that these children stand between me and my success in job hunting.

Comments have included:

- I don't know what these companies do (the companies I have worked for)
- You don't have any domestic experience
- There are people with an MBA who work at McDonalds

I did make contact with Australian government/agencies including Austrade, Dept of IIRD, the Premier's Office, Education Department and the Minister for Trade, but I can only assume that because these people are public servants they are unable to think outside the box, let alone consider how my experience might be garnered to benefit the state or Australia. Contact has also been made with local companies. In fact, a range of companies.

I attended various functions including a breakfast for VECCI, the Australian Chinese Business Council and local government functions. I was keen to begin building my network and to learn what was going on with Australian business.

I came away disillusioned. That 'business' remains as it was 20 years ago, that is in the hands of blue pinstriped suit men, who think that the Australian way of doing business is going to guarantee their success when they move into Asia. The naivety at these functions was stunning. The lack of recognition of inadequacy in the area of Asian business remains unsurpassed. Networking in the Australian way was interesting too, coming from Asia, where the exchange of business cards on introduction is very important.

Changed income

Income has changed to zero. Obviously this has an impact on many aspects of life, but in particular the isolation from the usual activities of life.

Superannuation/pension portability

The superannuation system in Australia is so sadly lacking in both transparency and integrity that I am pleased not to have part of it. Should I have had the opportunity to transfer my Singapore superannuation into the Australian system, I would not have done so.

In Singapore, the employer and employee contributed 20% of salary up to \$1800. This was paid each month. Each employee could view their superannuation on the internet, the day after the end of the month. There was none of this nonsense about employers not paying each month or quarter. Nor was there a question of horrendous fees. Or middle men. The Singapore government ran the superannuation fund, and paid people 3% interest on their funds, as well as allowed them to use a certain percentage for housing, investment in approved shares and mutual funds etc. It was all painless and transparent. The Australian system is like being back in the dark ages, when people were trying to work out the best barter system, with heads in the ground, and the inability to look at other, successful systems.

Housing arrangements

I needed a base to return to Australia to, and I purchased the house in which I now live, several years ago.

Acceptance of you back into Australia by others

Acceptance of me by family and friends is made manageable, by not mentioning anything I have done overseas, and only entering into superficial discussions on anything which is non-Australia – since people only follow what the local media serves up, and this tends to be dominated by sports and deaths on the road. As these are not areas of particular interest to me, stimulating conversation is sadly lacking. In fact, I feel as I have dumbed down, which is a sad reflection on Australian society.

Impact on family members

Family seem to think I am just the same as before. It is certainly more comfortable to fit back into the role of middle sister rather than take a different approach. However, as this usually compromising who I am and what I think, these relationships will need to adjust

Network of family and friends

Obviously I have changed over the 19 years overseas. My interests and experiences make me a different person than if I had remained in Australia. And although, I visited Melbourne on a regular basis, seeing family and friends more frequently has made me conclude that I need to expand my network to include people with broader interests and perhaps other Expats.

Areas which come to mind where ideas differ greatly between friends and myself include diet, exercise, smoking, drinking and spare time pursuits.

It is difficult in Melbourne to meet new people though, as most people are settled into their lives and have no extra time or room for others. This is quite different than in Expat society, where all Expats, when not working, are looking to meet people to explore the new country, or to try different food or to play sport, or just to share information on how or where to do things in the foreign environment.

Registration and qualification for various government health social security and support programs

Not applicable

Electoral re-enrolment

Nineteen years ago I took myself off the electoral roll, as finding an Australian Mission and keeping up to date with local issues would be too difficult. I would do the same again, should I have the opportunity to work overseas in the future.

To return to the electoral roll, I rang the local electoral office and had the appropriate forms forwarded. Processing was done in about 10 days.

Local government issues

Suffice to say, that despite the consolidation of councils, local government still appears to attract the same calibre of individual to its ranks as 19 years ago.

Providing 11 pages on the rights of possums, and 15 pages on how to deal with a neighbour's barking dog, while at the same time requiring rate payers to pay more rates due to incompetent management of staff superannuation would indicate to me that the system of local government remains a problem which needs to be addressed sooner rather than later.

Specific Barriers Encountered by Expatriates while Overseas

Banking in Australia

The inability to deal with a bank manager and make direct contact with banking staff caused many frustrations while overseas. Having to constantly chase people when setting up a mortgage was both an inconvenience and an unnecessary expense. Finding that my ATM card had a used by date, was an interesting phenomenon too. Why would an ATM have a use by date?

To find that a change of address notice to one part of the bank, is not added to a main database, has been a continuing source of frustration not only in dealing with banks but other large Australian institutions. With the situation exacerbated by the inability to speak to anybody with any nous in a call centre.

Australia is way behind with using technology in banking. I paid bills by phone in Hong Kong in 1987. Internet banking is well established in both Hong Kong and Singapore and has been for many years. Australia is quite backward in this regard. Internet banking is a much cheaper form of banking and yet the banks have not leveraged this, one would assume because banks generate so much revenue from account activity fees. This of course, hinders the banks efficiency and ability to capture cost savings via customer use of the Internet.

Superannuation Credits and portability

In addition to my previous comments on superannuation, I would add that there was very little information available on transferring superannuation and the implications of such a transfer with regard to taxation. Australian based accountants did not appear to understand the issue.

Health insurance - Life time health cover

The confusion among Expats relating to private health insurance in July 2000, was most unfortunate. The insularity of politicians meant that the situation for Expats was not even considered when the system was introduced. Australian Expats in Singapore sought private health insurance in a panic; wrote to the minister responsible etc etc The final result of this debacle, was to gain a reprieve until returning to Australia permanently. This is one example where the situation of Australians living overseas was totally ignored.

Gender issues

Although the law states that there is equal opportunity and to be no discrimination based on gender, my observation would be that there remains a large group of Australian men who still don't get it.. Thus, this has not changed in my 19 year absence from Australia.

Other observations

Cost of telecommunications

I can only assume that the monopoly overhang of Telstra continues to allow the artificial level of mobile prices and telecommunications in general. The lack of affordable broadband access will continue to isolate Australia from the global economy as people naval gaze about 'Australia being the world's greatest user of mobile'. Where do these statistics come from? Where is the evidence? And to what advantage are people making of this suggested usage? Certainly not in the area of time management; appointment keeping or generating customer goodwill by communicating.

Mobile phone connection

This was an interesting experience. I wanted a \$10 casual package and was asked whether I own my home or rent. I already had a residential account with Telstra, so I was at a loss to understand what the actual issue was. I assumed lack of training. This issue has come up time and time again. Is it a result of part timers? Casual staff? The general employment situation where it is difficult to fire staff, so people are not employed? Certainly the service industry has suffered in this regard.

Call Centres

I would be curious to know whether any thinking business owner has examined the customer service records of running customer service through a call centre. Certainly from a customer's point of view they don't work. And yet they perpetuate in Australian business, as if this has become the one and only way to deal with customers.

Tradesmen

General incompetence whether an electrician, gas or plumber. No idea how to leverage the mobility of a mobile phone to make customer contact if not showing up. No business savvy to bother with some time management. And what was most stunning, was the acceptance of the situation by people I mentioned my experiences to. The lowest benchmark was the acceptable benchmark.

Christmas Shut down

Arriving on December 11, I was very surprised to find what is a near shutdown of business for 6 weeks, which was again confirmed this year. I can only think that this continues to happen because Australians do not understand that they are part of a global economy whether they like it or not. Why not stagger holidays over this time? Of course, now in February there is such a backlog of work that it is nearly impossible to get any work done.

Can nobody look at the bigger picture and realise that there is a better way?

Train system

An outdated ticketing system for which those responsible should be held to account. In HK 10 years ago, magnetic cards were used. There is absolutely no excuse for implementing such an archaic system in Melbourne when even the most basic research would have revealed more modern and efficient systems in use in other countries 20 years ago.