

DEUTSCHER LEBENSTIL UND DEUTSCHE KULTUR (German Lifestyle and Culture)

Pros and Cons of Living in Germany

The Cons:

1. You'll have to tackle a lot of bureaucracy

We've mentioned that Germany is the land of poets and thinkers. We should add that it's also the land of contract law and administration. If you move here, expect to be tackling paperwork on a regular basis – which is often a struggle in a foreign language.

2. Lack of digitalization and modernization

For the fourth largest economy in the world, Germany is surprisingly far behind in terms of its digital services and internet. This is definitely an ongoing project and could improve in the future, but as it stands, you'll probably experience slower internet than you're used to and find yourself frustrated by the insistent uses of a fax machine.

Also, don't expect to be able to pay by card everywhere you go. The *Bundesrepublik* is still very much a cash-based economy.

3. High tax and insurance contributions

The public services in Germany are good – but they do come at a cost. Depending on how much you earn, it's not unusual to see a good 40 percent of your income evaporate in tax and insurance expenses right off the bat, so make sure you factor this into salary negotiations.

If you're used to universal healthcare systems like the UK or Denmark, you may also be shocked to see how much your health insurance contributions are each month – especially if you're a freelancer. In addition, most Germans have several other insurance plans in place like *Haftpflichtversicherung*, which is personal liability insurance.

4. Germans can seem unfriendly

A lot of foreigners struggle with how Germans come across at first. Smalltalk isn't a big thing here and strangers can often seem quite cold or rude when you first meet them.

Depending on where you are, you'll probably also find that customer service isn't quite up to the standard it is in the United States, for example. In places like Berlin, you'll need to get used to being slightly pushy to get the attention of the scowling hipster checking their phone behind the bar.

5. The language barrier can be a struggle

Despite the international vibe in many cities and the fact that lots of Germans speak good English, having some interactions in German is unavoidable. For people who aren't confident in the language, this can be a big downside of living in Germany. We recommend trying to learn a bit of Deutsch before moving here and enrolling in a course at the *Volkshochschule* (adult education center) once you do.