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Your Emigration Guide: **USA**



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Editor: David Fuller

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It will probably come as no surprise to learn that the United States is the world’s most popular immigration destination.

Every year, around one million people from all four corners of the globe arrive to live in the United States, making the US one of, if not the, world’s most multicultural nation.

Yet in spite of the country’s popularity among immigrants worldwide, the country’s immigration system has for many years been beset by problems, with complex, convoluted – some would say outdated – rules, long criticised for not netting the US the high skilled immigrants the country’s economy so desperately needs.

It’s a problem that politicians in the country are well aware of. Ever since President Barack Obama won his Second Term in Office back in 2012 the topic of immigration reform has rarely been off the table. However, while both Republicans and Democrats note the need for reform, especially with regards to skilled immigration, party differences seemingly make it impossible for much needed progress to be made.

Yet, time consuming though it may be, for those who are prepared to bide their time and potentially work in the US as a non-resident before achieving a much coveted Green Card, the American Dream is still much sought after.

The fact you are reading this very guide suggests that the idea of emigrating to United States appeals to you, too. No matter what your own particular reason is for looking to explore the possibilities awaiting you across the Atlantic, hopefully this guide can give you some idea of what to expect from a life in the country.

Over the following pages you will find out more about what it’s like to live across the Pond. But, as we don’t want you to just take our word for this, you can read long-term British migrant Toni Hargis’s account of how she has found the last quarter of a century living Stateside.

Hopefully one day, it’s something you’ll be experiencing first hand.

Good luck!

David Fuller
Editor

In 2013, 990,553 immigrants were granted legal permanent residence status in the US. This total included 15,321 people from the UK and 1,765 from Ireland



The fall in global commodity prices has helped to strengthen the US Dollar. Commodities are traded in USD; so a fall in the raw material price leaves room for a strengthened currency. However, the Dollar is also being buoyed by other factors. These include the weakness of the Euro; the 2nd most liquid currency in the world and speculation over when the US Federal Reserve is likely to start raising US interest rates.

The excitement may be a bit premature; US data is still only sporadically positive and the US economic recovery is far from being strong. Having said that, US employment is on the rise and wages are starting to rise as well in spite of the faltering global economy. The growth of US energy production is reducing their reliance on imported products and manufacturing production is steady, if not stellar.

The US Dollar has therefore, remained strong against most other currencies but against the Pound, it is a very different picture. The strength of the UK economy has caused the Pound to press higher against the US Dollar. It isn't an entirely one way street; The GBP-USD rate was 5 cents lower in August than it was in June but the trend is heading higher and has been since April 2015. GBP buyers are grateful to achieve \$1.54 when they can and USD buyers are gleeful at \$1.61.

For Further Information

If you have an individual personal enquiry please call +44 (0)20 7350 5474 or head to www.halofinancial.com for the latest up-to-date news on the currency markets and how you can get the best exchange rate.



Population:
321,427,764

Area:
9,826,675 km²

Population density:
35 people per km²

Capital:
Washington DC

Largest city:
New York City

Currency:
American Dollar

Average property price:
USD219,400
(April 2015; source National Association of Realtors)

Average annual salary:
USD42,016
(June 2015; source www.dol.gov) *

*Full-time earnings only

Historically, immigrants first moved to the 'New World' in search of a better life. Ever since the nineteenth century, when prospectors went in search of their fortunes, the US has been viewed as a country where anyone could make a success of themselves no matter what their background.

This notion, which has become commonly known as the 'American Dream', is still much sought after today, with people far and wide flocking to America each and every year to find, not only their fortune, but an improved way of life.

While the 'American Dream', is still regarded as being attainable, the country's lifestyle – or rather sheer choice of it – is also a major draw. The US is the third largest country in the world and within its borders there will be a location that appeals, no matter what your geographic or climatic preference: Beaches, sun, mountains, snow, sprawling cities, quiet backwaters... It's all there, with each of the country's 50 states and one federal district providing a different lifestyle choice for its residents.

In the past few years, America has been recovering slowly but steadily from the financial woes which engulfed the nation in the wake of the collapse of the Lehman Brothers Bank in 2008, which sent shockwave across the world. Job creation is improving, property prices are rising and the economy is growing – albeit at far from record breaking levels. Nevertheless, America remains one of the world's major economic superpowers and is expected to remain so for the foreseeable future.

Unfortunately, in spite of the high number of immigrants who arrive in the US each year, getting a visa to live or stay part-time in the country is far from simple unless you happen to have the right (often highly selective) skill set or have close family members who are American permanent residents. It may be that you will need to find work in the country on a temporary basis, start a business there or hope you work for a company which has transfer opportunities, in order to one day qualify for a Green Card.

Over the following pages, we'll be looking into many aspects of living in America and introducing you to some of the key visas that will hopefully enable you to take advantage of all the country has to offer.

5 VISAS

“Here’s a quick overview of the country’s main visas”

A glance at America’s main visas for those hoping for a new life across the Pond

Employment

The following visas are all classed as ‘immigrant’ visas, meaning holders can live permanently in the States:

- EB-1 Priority Worker: Available to foreign nationals of ‘extraordinary ability’.
- EB-2: Aimed at professionals with advanced degrees or people with ‘exceptional ability’.
- EB-3: For ‘Skilled’ or ‘Professional Workers’, defined either as professionals with bachelor’s degrees; skilled workers with two years training and experience; and unskilled workers whose jobs are in short supply in the United States. A job offer and labour certification will be required for this visa
- EB-4: For religious workers and current/former US government employees based abroad.

Due to the fairly complicated nature of a being granted an ‘immigrant’ visa, most applicants are likely to apply initially for one of the following ‘non-immigrant’/temporary visas first.

- H-1B Speciality Worker: For those with skills and experience in specialist industries which are facing labour shortages. Applicants need either a four-year degree related to the occupation in question or 12 years direct experience in the role. IT, engineering and healthcare professionals stand particularly good chances of obtaining this visa.
- Other H-Classes: For nurses working in health professional shortage areas; temporary agricultural workers; temporary workers, skilled or unskilled; and trainees invited by an organisation or individual.

Intra-company

People who work for a company which has US-based operations may be offered the chance to transfer to the States through one of the following visas:

- L-1A: Mainly for executives or people in managerial roles, but also used by business owners to transfer themselves to a US branch of their own company. The transferee must continue to work at the same managerial level.
- L-1B: For workers with specialised skills or knowledge.
- L-2: For spouses and children of the recipients of L-1A and L-1B visas.

Business

There are a plethora of business visas available. The following are among the most popular:

- EB-5 Immigrant Investor visa: Applicants must either invest USD1 million in a business and stimulate employment for ten people; or invest USD500,000 and hire ten employees in an area where the national employment rate exceeds the national average by a set amount; or invest USD500,000 in a qualifying ‘Regional Centre’ as designated by the US Citizenship and Immigration Services.
- E1 Treaty Trader: Used by businesses involved in the import/export of goods between the US and other nations which have signed a trade and investment treaty with the US.
- E2-Treaty Investor: The E-2 is for people who invest a ‘substantial’ amount of capital in a US enterprise that they are seeking to develop. This visa is quite popular among those with decent funds available as no previous business experience is required.

The E1 and E2 visas will need to be renewed on a regular basis.

Family

US citizens may sponsor immediate relatives for permanent residence – for example, spouses, parents or step children. Others who may be able to be sponsored include unmarried sons and daughters of US citizens who are over 21 years of age; spouses and unmarried under 21s of a US permanent resident; unmarried sons and daughters over 21 of a US permanent resident; and biological siblings of US citizens.

6 STATE ROUND-UP

Take a quick look at what the eight most popular American states for US newcomers have to offer those who settle there

California

Home to four of the largest cities in the US – LA, San Diego, San Jose and San Francisco – the Golden State is one of the most instantly recognisable areas of the country. The large majority of the state benefits from a warm Mediterranean climate, although northern areas receive more rainfall than the south. California is the country’s economic hub. In terms of gross domestic product, were California an independent country then in 2013 it would have boasted the world’s 8th-largest economy.

New York

Although the state of New York is dominated by the eponymously named city which has long proved to be prime settling ground for British immigrants, outside of the Big Apple there is some 49,000 square miles of land to be explored. The state actually boasts some fantastic scenery including the Great Appalachian Valley and rugged Adirondack Mountains. Although NYC boasts plentiful of job opportunities, for some, one downside to the state could be the weather – humid, sticky summers and long, extremely cold winters.

Florida

Although it’s hard to think of the Sunshine State without conjuring up images of Mickey Mouse, et al, there is far more to Florida than Disney. With its balmy climate, fabulous beaches and relatively affordable housing (outside of Miami, at least) Florida is extremely popular with emigrating Brits. Tourism, agriculture and construction tend to be the state’s major industries, although jobs don’t tend to be as plentiful here as they do in some of the other popular emigration destinations.

Texas

America’s second largest state, Texas is noticeable for its sheer diversity of scenery, climate and economy. Home to three of America’s top ten largest cities – Houston, Dallas and San Antonio – and cultural centres such as Austin and Fort Worth, there is no such thing as a ‘typical’ Texan city – in spite of the stereotypes of Texans that are prevalent worldwide. The Lone Star State encompasses three climatic zones: the east is humid and sub-tropical, the north semi-arid and the south almost entirely arid.

New Jersey

Although often confused with New York, or at least being little more than an offshoot of the state which borders it to the north and east, NJ actually has more than enough diversity to make it very different from its more popular neighbour. The most densely populated state in the US, New Jersey is one of the wealthiest, too, with residents there having the second-highest median household income of any state, behind only Maryland. The major cities in New Jersey are Trenton and Newark, although Atlantic City, with its casinos and boardwalks, is arguably the most famous.

Illinois

Illinois is best known for being home of Chicago. One of the world’s top financial centres and a cultural hub, Chicago is the third-most populous city in America and one of the country’s most popular locations for tourists. Outside of Chicago, Illinois is largely made up of rolling prairie, with agriculture the major industry. There are a number of smaller industrial cities in the state, including Aurora, Rockford, Joliet and Naperville, all of which boast more than 100,000 residents.

Massachusetts

The New England state of Massachusetts is defined by its highly educated population – it’s home to numerous world renowned institutions including Harvard and MIT – and its largest city; Boston. Most Brits who settle in Mass, choose to make Boston their base, mainly due to its buoyant finance, healthcare, education and biotechnology industries. Outside of Boston, there are over 10,000 square miles of attractive rolling countryside and farmland.

Virginia

Located in the South Atlantic region of the US and stretching from the Chesapeake Bay to the Appalachian Mountains, with a long Atlantic Ocean coastline, Virginia is regarded as one of the country’s most historical states. It was the first established colonial possession of British America, and has been the birthplace to no fewer than eight American presidents; more than any other state. The state’s capital, Richmond – home to the US Court of Appeals – is likely to be the area that most newcomers look to settle, with the city’s long established law, government and financed-based economy being boosted by a growing bio-technology industry.

7 ESSENTIAL INFORMATION

Familiarise yourself with some of the key aspects of everyday life that you may face when living in the United States

Education

The United States school system will be largely governed by the state in which you live. Therefore the age at which your children start and leave school will depend on where you live. Generally, most children must start school when they are either five or six years old, and can legally leave at 16 or 17 (although a few states do insist on mandatory education up to the age of 18).

Typically, US schoolchildren attend elementary (primary) school until the age of 10, by which time they have just finished in Grade (Year) 5. The first year of elementary school is known as Kindergarten – this is not pre-school education, which is a common misconception. From elementary school, children move to Middle School – also known as Junior High in some States – between the ages of 11 and 13 (Grades 6-8) and then finish their education in High School.

Whilst in High School, your child will work towards receiving their High School diploma (the requirements of which are set by each state). Children receive a certain number of credits for each course completed throughout their time in High School, with a diploma only being awarded once they have achieved the number of credits needed to graduate – this would be at the age of 18 in 12th grade. Should your child wish to leave school once they turn 16 or 17, and therefore choose not to complete their high school diploma, then they can take a standardised test (the General Equivalency Degree) and graduate from compulsory education.

Healthcare

There is no such thing as universal free health care in America, so it is essential that anyone who is planning to emigrate to the country takes out their own private health insurance – especially if you, or any of your family members, do not have a job to go to straight away. Failure to do so could leave you facing some extremely large bills for any treatment you receive – no matter how minimal (or important) this care might be.

A major injury could easily lead to someone who is uninsured having to pay hundreds of thousands of dollars in order to receive treatment, while some people with serious illnesses who don't have health insurance may be denied treatment altogether. While federal law mandates public access to emergency services regardless of a person's ability to pay, this isn't to say that patients will not be charged for the services they have received later down the line. Again, the cost of this emergency treatment will not be cheap.

Just over half of Americans are insured for healthcare by their employer. However, the degree of cover that you will receive will vary dramatically depending on the employer, and you will ideally need to check that you are fully covered at all times. If your employer does not provide healthcare insurance (or you do not have full coverage) then you will need to use a private provider.

Banking

There are thousands of different banking institutions in America, ranging from small, local institutions to huge multinational conglomerates, the names of which we are all familiar with – think JP Morgan Chase (the national bank is known simply as Chase), Wells Fargo, Citigroup (Citibank), and the Bank of America.

With so much choice, choosing the right bank to use in the States can be confusing, but whichever company you ultimately choose to go with (and your choice may eventually be governed purely by which banks are actually located in the town where you settle) be sure that it is insured by the Federal Deposit Insurance Corporation (FDIC). FDIC is a federal government insurance which guarantees the safety of deposits in member banks for a value of up to USD250,000. As of February 2014, there were 6,700 FDIC-insured commercial banks in the United States.

When it comes to opening an American bank account, the process should be fairly straightforward. In most banks the likelihood is that you will need to arrange a meeting with a customer service representative at the bank and provide them with a form of ID – a foreign passport is usually fine – proof of address, and your Social Security number (SSN). A SSN is a nine-digit number issued to all US citizens, permanent residents or those working temporarily in the States. At some larger banks you may be able to open an account online – although you will still need your SSN to be able to do this and will also have to activate the account at a bank's branch in person.

Depending on the type of account you have you may also be subject to monthly service fees. For example, you may be charged for making withdrawals at certain ATMs, or your balance being too low or, in some cases, even too high.

Internet Access

Given that the United States is home to some of the Internet's arguably most used websites – Facebook, Google, Yahoo, YouTube to name but a few – you would expect the majority of US households to have access to the Internet.

According to an American Community Survey Report, Computer and Internet Use in the United States: 2013, released last year, 83.8 per cent of US households reported computer ownership in 2013, with 78.5 percent of all households having a desktop or laptop computer, and 63.6 percent having a handheld device (tablet, smartphone, etcetera).

The report revealed that 74.4 percent of all households reported Internet use, with 73.4 per cent reporting a high-speed connection. The most common household connection type was via a cable modem (42.8 per cent), followed by mobile broadband (33.1 per cent), and DSL connections (21.2 percent). Only 1 per cent of all households reported connecting to the Internet using a dial-up connection alone. Of the 26 states with rates of high-speed Internet subscriptions above the national average, 18 were located in either the West or Northeast. Meanwhile, of the 20 states with rates of high-speed Internet subscriptions below the national average, 13 were located in the South.

Pensions

The United States offers a number of different retirement plans for its residents but perhaps the closest the country has to what we in the UK would recognise as a 'pension', is the 'Defined Benefit Plan'.

Through Defined Benefit Plans, employers pay their employees a specific benefit for life when they reach retirement age (the age at you retire can be specified in the plan and therefore the fund cannot be touched until you reach this age, although commonly the age of retirement is 65).

The benefit is calculated in advance using a formula based on age, earnings, and years of service. In the United States, the maximum retirement benefit permitted in 2011 under a defined benefit plan is USD210,000. The limitation for defined contribution plans, as of 2015, is USD53,000 a year.

9 AMERICAN CULTURE

A brief look at some cultural aspects associated with the United States of America.

History

There is evidence to suggest that parts of the country today known as the United States have been inhabited for almost 50,000 years, but it wasn't until the 17th Century that the country we now recognise began to take shape. Although Italian explorer Christopher Columbus first set foot on American soil in 1492, it wasn't until the 1600s that European colonialists started to arrive in their droves. Although Britain had dreams of colonising the entire country, an American revolution in the 1770s, when the 13 existing colonies began a rebellion against British rule which would change the course of American history and lead to the eventual founding of the modern day US. On 4th July 1776, a meeting in Philadelphia, declared the independence of the 'United States of America' in the Declaration of Independence. The current constitution was drawn up two years later. There are now 50 states and one district which make up the US, and immigration has continued to play a huge role in the development of the country.

Food

Americans have long had a reputation for their love of all foods greasy. Whether fast, processed or junk, you can bet it will be readily attainable – and eaten – in the US. However, while there is little doubt that burgers, fries, fried chicken, pizzas and hot dogs are all massively popular in the US, there is so much more to American cuisine. Different regions offer a wide range of specialities, so in the New England region you can expect to find restaurants packed with fresh seafood specialities, while in many of the southern states you will find a preference for Mexican-inspired dishes. The fact is, American cuisine has long been influenced by the country's long history of immigration and you will find your tastes will be catered for no matter what your appetite. If there's one thing you be fairly sure of, though, it's that the portions you'll be served will likely be larger than what you're used to.

Sport

Unlike most countries which have European influences in their founding, the most popular sports in America are not those that tend to be popular in the other countries colonised by Europeans. Although football – or soccer as it is known Stateside – is becoming more popular in the country – the arrival of superstars like Kaka, Steven Gerrard and Frank Lampard are continuing to raise the MLS's profile – other games like rugby and cricket are played by a very small minority. Instead, sports like American football (who would have guessed it?), baseball, basketball and ice hockey are all extremely popular, with American football (winter) and baseball (summer) considered to be the national sports. Some of the biggest and best known global sport franchises are found in the US, with the names of the New York Yankees, Boston Red Sox, Chicago Bears and San Francisco 49ers famous throughout the world. Aside from the big 4, athletics, boxing, cycling and a plethora of winter sports are also popular in the country, while mixed martial arts is the fastest growing spectator sport.

Literature

The 2013 film release of *The Great Gatsby*, considered by many critics to be the great American novel, has thrust American literature back into the spotlight. The nation's first novels were published in the late 18th Century and many of the country's early novels are renowned for their uniquely 'American-style'. Edgar Allen-Poe, still popular today, was one of the first US novelists to become really popular while Washington Irving is credited with developing the American 'style'. Authors including Mark Twain, Henry James and James Heme further helped to establish the reputation of American writers during the 19th Century, but it was in the last century that US literature really became popular worldwide. Ernest Hemmingway, F Scott Fitzgerald, Hunter S Thomson, Harper Lee, John Steinbeck among many names to have published classics still widely ready today. These days, American authors are extremely popular, with bestseller lists crammed full of books by writers from the US – particularly those writing in the thriller and horror genres.

Politics

The American political system is a duopoly, with only two parties – the Republicans (conservative) and Democrats (liberal) – running for office. However, the fundamental differences the two parties have with each other – and the seeming unwillingness to co-operate on practically any issue – can often lead to very little change being brought about; the political duopoly was cited by many experts as one of the main reasons for the onset financial crisis and the ensuing inability to escape it. Elections in America are held every four years, with voters able to vote for their preferred President as well as the Senator who they would like to see represent their region – therefore, it is possible (and common) for a President to be elected without having the majority support of the Senate behind them; hence, another reason changes of law and legislation can be a slow and frustrating progress. Only US permanent residents (green card holders) are entitled to vote.

Language

Although the official language of America is English, there are some words that mean – or are called – different things. So, for example, what you would call a pavement in the UK, is known as a sidewalk in the US; crisps are know and chips; chips as fries; sweets as candy... The list goes on. While this can be a little confusing to begin with, newcomers soon get to grips with the change in lingo. Spelling is also

something that may take British immigrants time to get used to, as Americans quite often use Zs instead of s – for example, realized instead of realised – and have a tendency to drop the letter 'u' from words – for example, color instead of colour. Due to America's large Latino population Spanish is also widely spoken in the country (especially in the south), while the sizable immigrant population means that over 300 languages are spoken as a first language by people living in the States.

Lifestyle

One of the greatest things about living in the United States, is that every single lifestyle choice will be catered for somewhere in the country. Want to live in a thriving metropolis? Try New York or Chicago? Looking for sun and the chance to chill out on the beach after a long day at work? Check out Texas, California or Florida? A destination where you can ski on a regular basis? Colorado may be perfect for you. Obviously, this is just a small selection, but the fact is America has pretty much every single lifestyle choice to offer. It is said that only one-third of the American population currently hold a passport (and this is an all-time high). Often, this statistic is flagged up as a sign of American ignorance, but more likely the reason is that American residents don't have to leave their home country to find what they're looking for when taking a vacation. It will be available somewhere in the 9,826,675 square kilometres that make up the country's 50 states.

11 AVERAGE TEMPERATURES



	January	February	March	April	May	June	July	August	September	October	November	December
Los Angeles	14	15	16	17	18	20	23	23	22	20	17	15
New York City	1	2	6	12	17	22	25	25	21	15	9	3
Miami	7	9	12	15	20	25	28	26	23	18	11	7
Dallas	8	10	14	19	23	27	30	30	26	20	14	8
Newark	0	1	6	12	17	22	25	24	20	14	8	3
Chicago	-5	-2	3	9	15	21	23	22	18	11	4	-2
Boston	-2	-1	3	9	15	20	23	22	18	13	7	1
Richmond	3	5	9	15	19	24	26	25	21	15	10	5

(Temperatures are in °C. Jan-Dec)
Source: www.weatherbase.com



12 KEY FINANCIAL INFORMATION



Salary and income tax

Average weekly wage: USD808 (approx. £517)

Average annual wage: USD42,016 £26,934)

In the United States, income tax rates for individuals range from between 10 and 39.6 per cent. This means that while low-earners may find that they are actually taxed more than they are in Britain, high earners will almost certainly find themselves better off.

- Those who earn between USD0 and USD9,225 face an income tax rate of 10 per cent of their earnings
- Those who earn between USD9,226 and USD37,450 face an income tax rate of 15 per cent of their earnings
- Those who earn between USD37,451 and USD90,750 face an income tax rate of 25 per cent of their earnings
- Those who earn between USD90,751 and USD189,300 face an income tax rate of 28 per cent of their earnings
- Those who earn between USD189,301 and USD411,150 face an income tax rate of 33 per cent of their earnings
- Those who earn between USD411,501 and USD413,200 face an income tax rate of 35 per cent of their earnings
- Those who earn in excess of USD413,201 face an income tax rate of 39.6 per cent of their earnings

* Please note, rates differ slightly for joint incomes.

Cost of living rankings

Four American cities feature in the top 50 of Mercer's annual cost of living index, which ranks 207 cities worldwide in order of most expensive by measuring the comparative cost of over 200 items in each location. These items include transport, food, clothing, household goods, the cost of housing and entertainment.

This is how the US cities ranked the top 50 placed in 2015 (the figures in brackets are where they were placed a year earlier):

New York -16th (16th)

Los Angeles - 36th (62nd)

Chicago - 42nd (85th)

Washington DC - (50th) (92nd)

13 PROPERTY

Market overview

Since the turn of the decade, as America's economy has steadily recovered from the darkest days of the credit crunch, property prices throughout the country have started to climb consistently. Sales of previously owned homes increased in March 2015 by the most in four years, according to figures from the National Association of Realtors. Meanwhile, the share of first-time buyers has inched up. In fact, figures released in June 2015 showed that property prices in the country grew for a 28th consecutive month.

National average house price:

USD219,400 (approximately £138,102)

City/town with lowest average price:

Youngstown, Ohio – USD64,300 (approx: £40,450)

City/town with highest average price:

San Jose, California – USD900,000 (approx: £566,574)

Price sources: National Association of Realtors (April 2015)

Basic mortgage facts

Max 70% loan to value

Max term 30 years

USD85,000 minimum loan in Florida and USD150,000 in Alabama, California, Colorado, New Mexico, New York and Texas

Rates from 4.5%

The mortgage market has changed significantly over recent years and although financing the purchase of a property in the United States is not as easy as it used to be, it's certainly not impossible, especially if someone has a healthy deposit to put down.

Mortgages are generally available for purchases up to 70 per cent of the property's value depending on the state in which the property is located. Most are on a repayment basis, the maximum term is 30 years, and interest rates and loan terms tend to vary depending on the property type and exact location. The minimum loan size is USD85,000 in Florida and USD150,000 in Alabama, California, Colorado, New Mexico, New York and Texas. The minimum loan for other states is USD500,000. Rates currently start from 4.5 per cent for a 5-year fixed deal and 4.9 per cent for a longer term (15-year) fixed deal.



Location: **San Francisco, California**

Number of bedrooms: Three

Features: Two bathrooms, oversized single garage, located in sunniest district of San Francisco, house size – 1,595 square feet

Price: USD595,000

Website: www.realtor.com



Location: **Albany, New York**

Number of bedrooms: Five

Features: : four bathrooms, house size – 3,038 square feet, spacious basement, large and landscaped garden

Price: USD259,900

Website: www.realtor.com



Location: **Kissimmee, Florida**

Number of bedrooms: Five

Features: Two-car garage, five bathrooms, house size – 8,233 square feet, outdoor swimming pool and deck, located in conservation area

Price: USD469,000

Website: www.housebuyorlando.com

14 CASE STUDY - TONI HARGIS



Name

Toni Hargis

Originally from

Buckinghamshire

Moved to:

Chicago, Illinois

When

1995

Visa used

Spouse visa

For Toni Hargis, the decision to emigrate to the United States a quarter of a century ago was one made from necessity rather than a burning desire to live across the Pond.

"I met and married an American who had been living in London for three years," she explains. "It wasn't so much a decision to leave the UK, but to stay with my husband."

She moved to America on a spouse visa – a process she found extremely stressful. "It was almost impossible to get through on the phone. My husband actually had to go back to the USA without me. When it came through, I was only granted a two-year green card initially, presumably to make sure it wasn't a marriage of convenience," Toni recalls.

Toni has now lived in Chicago, Illinois for 25 years. Arriving in America, Toni admits that she found it fairly hard to settle into what is a very different lifestyle.

"There are lots of cultural differences; children are much more the focus, so if you host friends, it's usually expected that the kids come along, too. Food portions are huge – I usually end up eating two appetisers (starters) or taking food home in 'doggy bags'.

"The language is different, too. Although we Brits and Americans understand each other for the most part, it's the small, unexpected differences that can throw you. References to old British television programmes are usually met with silence, which takes a while to get used to and expressions such as 'fortnight' and 'numpty', for example, (as well as many swear words) end up being dropped from the vocabulary."

As a long-term expat it would be fair to assume that Toni is now fully immersed into the American way of life, wouldn't it? Guess again.

"Without a doubt I miss my family and friends in the UK. I don't think I was prepared for that at all. I'm lucky enough to be able to go back to the UK every year but sometimes I can't believe that I've been away for so long. I also miss the sense of humour and the fabulous TV dramas."

That said, having lived in the country for 25 years it goes without saying that there is much she does enjoy about life Stateside. Although for anyone looking to follow in her footsteps, and enjoy similar longevity in the States, she does have three big tips.

"Firstly, think long and hard about why you want to leave the UK. If you're escaping a problem, what makes you think the problem will disappear just because you're living somewhere else?

"Secondly, do your homework. A country may seem fun/cheap/exciting/relaxed when you're there on holiday, but it might not be the same story once you have to work and pay the mortgage. Read everything you can on your chosen country – the good and the bad.

"Finally, look at how easy it would be to return to the UK if you wanted to. There are many expats 'trapped' abroad for various reasons such as no longer being able afford the cost of living in the UK, because an ex-spouse won't let them leave with the children, or because tighter immigration laws now make it very difficult for Brits to bring non-EU spouses back to the UK."

There is little doubt that achieving a visa is not the only hurdle you will face in order to make a successful life for yourself in the States. However, as Toni proves, do your research, be prepared for tough times and be realistic with what to expect from life across the Ponds, and there's no reason why, come 2040, you won't be celebrating 25 years in the States.

15 FURTHER CONSIDERATIONS

Some other things you'll need to think about before making the big move...



Currency

The exchange rate that you secure for transferring large sums, such as the proceeds from the sale of your property, will have a huge bearing on your spending power once you arrive in the United States. You should start thinking about exchanging your currency for US Dollars soon after you start on the long road to emigration. Forget moving money through high street banks, though; the best exchange rates are available through currency exchange specialists. These companies can arrange 'forward contracts', allowing you to secure a good rate of exchange up to two years in advance. Such an arrangement can mean peace of mind as you know your nest egg is protected from any devaluation of the pound. You may find yourself obsessing over getting the best possible exchange rate for your pounds, but rest assured this is actually quite normal; after all, it is an important exchange. If this is the case speak to a foreign exchange (FX) specialist as they watch the money markets constantly and you can instruct them to watch for the sort of rate you are after.

Visit: www.halofinancial.com

Removals

Arranging for removals firms to visit your home and offer you quotes for shipping your belongings should not be left to the last minute. By taking this step early you can be sure of a competitive deal and ensure you select the firm you feel most confident entrusting your treasured belongings to. When making your selection it is important to check your preferred removal company holds the international movers' quality standards marque – FAIM (FIDI Accredited International Mover). America has different rules on what you can and can't take with you (or what will incur hefty custom costs). A good removal company will be able to advise you on what's worth shipping and what isn't.

Visit: www.pssremovals.com

Pet removals

If you want to take your furry, feathered or even scaled family members with you, then you will need to find out the rules regarding the transportation of pets to your destination country. America has a significant yet vulnerable agricultural industry and there are strict rules on moving animals there. Dogs, cats and horses are generally the only pets allowed into the country – and even then some breeds may be forbidden. However, it's always worth checking with a pet transportation specialist first as they will be able to advise you of all the rules and regulations.

Visit: www.transfuranimals.com

Skill shortages in the USA

Unfortunately, unlike in other countries, there are no skills-in-demand lists published for US immigration purposes. Skilled visa applications are often dealt with on a case by case basis, and it will be up to an applicant, and their prospective employer, to prove to the United States Citizenship and Immigration Services that they have skills in a highly specialised field (think scientist, actor or sportsperson) or are applying for a position that cannot be filled by a US citizen. It is almost impossible to get an immigrant visa on the basis of a job – the more likely route is to apply for a non-immigrant visa, such as the H-1B, first. Such visas entitle you to work temporarily for an employer with the possibility of obtaining permanent residency at a later date. Only a limited number of H-1B visas are available each year. Generally, technology workers are particularly in demand in the United States and make up a large proportion of the H-1B visas issued each year. Healthcare workers also stand a good chance of finding work stateside. Ultimately, though, the best way to discover whether your skills are in demand or not is to research, keep your eyes on job listings in the country and even talk to employers directly. The confusing nature of the current US skilled immigration system is one of the main reasons reform of the American immigration system is widely regarded as a necessity.