

# WHENEVER, WHEREVER THE NEW WORLD OF WORK

Trends in online education and telecommuting are changing how we study, where we work and when we retire, writes **Eugene Yiga** from sunny Spain.

Once upon a time, things were simple. You'd finish school, go to university, get a degree, find a job, and spend 40 years with the same company until you retired with a gold watch and pension for life. But those days are gone. Indeed, even before the pandemic turned the world upside down, several trends were shaking up the professional world.

### **All in a day's work**

Nowadays, it's rare for a person to stay with the same job for life. In fact, according to the Labour Market Dynamics Report from Statistics South Africa, the median job tenure (how long the typical employee sticks around) is just four years and two months. This number could go down further in light of what's been called the Great Resignation, a trend that's seen many people quit their jobs.

The pandemic has also turned remote work from what used to be a luxury for the few into a norm that nobody wants to give up. Sure, there are benefits to working with colleagues face-to-face, but surveys show that people would rather be out of the office permanently or have a hybrid approach that lets them show up in person one or two days a week.

This freedom to work from anywhere means that people are no longer tied to the city or country their employer is in. As long as they're in more or less the same time zone and have reliable internet access, they can move to a much cheaper location, thereby stretching their salary further. Combine this with the trend for short tenure and the result is people who work at a company for a few years, take some time off to travel to a new location, and then start a new job from somewhere else.

### **Feed your mind**

Another option for these "gap years" between jobs is to go back to school to develop new skills. Again, this is a trend that existed before the pandemic, simply because it's unrealistic to assume

that what you learn in university will be enough for the rest of your career. Maybe it's different if you're in specialised field such as plumbing or dentistry, but just about every other industry is constantly changing. This means that the only way to stay relevant is to keep refreshing what you know.

Of course, most education used to happen in person until remote learning, like remote work, became something of a norm. And while there's an obvious benefit of being among peers (especially for kids), the freedom to study through online platforms means that we now have access to resources that previous generations could only dream of. This, combined with the fact that you can get a certification in just a few months, means that people can sprinkle these learning experiences throughout their careers.

Obviously this wouldn't apply to fields like medicine or engineering, where it's best to finish one's studies in full before bridges fall down or people die. But for "softer" fields it could work well. In other words, instead of insisting that teenagers commit to four or more years of studying when they're unlikely to know what they want from their lives, they could start by spending one year studying an area they're curious about. Then they'd go to work for a few years, quit their jobs, and then study something that either builds on what they were doing (if they liked it) or else change track completely (if they didn't). They'd keep repeating this cycle until it was time to retire.

### **Relax, just do it**

Of course, the idea of retirement is changing too. Most people still think of it as something you have to wait for until you're in your sixties or seventies when you'll (hopefully) have enough money to sustain you for the last few decades of your life. And yet there's also the risk that you'll have all the financial resources to live out your dreams but won't be physically capable of doing so.

Indeed, it's exciting to see how the trends in remote work and remote

education are also driving the idea of "mini-retirements". This is a concept Tim Ferriss talked about in his book *The 4-Hour Workweek*. His suggestion was that instead of waiting until you're old, you should schedule time off (at least six months but up to a few years) throughout your life so that you can travel and do all the things people typically save for their golden years. Combine this with the previous suggestions and the pattern would be to study for a bit, work for a bit, and then retire for a bit. Rinse and repeat as often as you'd like.

### **Story of my life**

All this flexibility to work, study, and live anywhere in the world is something I've seen in my own life, even though I haven't fully recognised it until now. At first, I was set to go down a traditional path. I finished high school and did a four-year degree in finance (plus a one-year post-grad in accounting) because it felt like a sensible decision at the time. But the fact that I was good at it wasn't enough, which is why I ended up working in market research for a few years before quitting, taking a few months off, and then becoming a full-time writer.

But as time went on and freelancing got tougher, I knew it was time to make a change. That's why, during those dark days of lockdown two years ago, I consulted with a career coach and, after a series of tests, decided to pursue a career in data science. I spent a year completing dozens of courses in Python programming and data analysis, all through Coursera.org. This led to me being accepted into a fully online Master of Applied Data Science programme from the University of Michigan, which I'll be doing while living in Spain (see sidebar).

All in all, it just goes to show that your life needn't be the kind of restrictive or standard path that prevents you from doing what you love. If anything, there's never been a better time to start crafting it the way you want.

## SHORT-TERM 'RETIREMENT' IN SPAIN

When the pandemic caused tourism to crash, many countries realised they had to change their approach. To boost their revenues, they started promoting long-term visas for the millions of people who were now able to work remotely. In fact, even though South African passport holders aren't able to travel with as much freedom as they would like, several countries offer remote work visas, including Barbados, Bermuda, Costa Rica, Croatia, Czech Republic, Dubai, Estonia, France, Georgia, Germany, Greece, Iceland, Malta, Mauritius, Mexico, Norway, Portugal, and Spain.

Given that I'd be studying online, I realised that I might as well do so from a new part of the world, never mind how much I've grown attached to Cape Town over the last 18 years. But since I wasn't up for cold northern European winters nor did I want to be in a country where the language and culture were a complete mystery, I settled on Spain. (I've been learning Spanish on an off ever since I travelled to Argentina and Colombia back in 2010.)



*The Gothic Quarter of Barcelona, right next to its famous cathedral. PICTURE: EUGENE YIGA*

### What do you need?

At the time of writing, Spain has yet to start their remote work visa. That's why I applied for what's called a non-lucrative visa. These are essentially designed for people who want to retire in the country for a year (after which the visa can be renewed for a further two years) provided they have the financial means to support themselves and any family members who are coming along for the ride.

Beyond proving that you have the money (for example, through bank statements and income tax returns) you'll also have to get a medical certificate to prove that you're in good health, a police clearance certificate to prove that you're not wanted for any crimes, and be in the possession of a valid passport. In some but not all cases, these documents need to be translated into

Spanish by an official translator, include originals and copies, and be accompanied by an apostille certificate to prove that they're real.

### Who should you contact?

Unless you have a particular fondness for filling out forms and navigating complex bureaucracy, I don't recommend that you do this yourself. Indeed, reading the first sentence in the requirements – "applicants for a non-lucrative national residence visa should not find themselves in the period of commitment of no return to Spain, due to the voluntary return to their country of origin at a previous time" – left me so befuddled that it was clear I needed help.

Thank goodness I came across a company called Jobbatical, which I first learned about after watching a TED

Talk by the company's founder and CEO Karoli Hindriks about why the passport needs an upgrade. And so, after a Zoom consultation, I hired them to complete all the paperwork for me. I just had to upload some information to their online platform and they took care of the rest. (They've agreed to offer free consultations for Personal Finance readers. Email [joona@jobbatical.com](mailto:joona@jobbatical.com) and [sebastian@jobbatical.com](mailto:sebastian@jobbatical.com) with "Personal Finance Magazine consultation" in the subject line.)

### When should you apply?

I started the application process six months before I planned to leave just to factor in the inevitable delays. That turned out to be a good idea! Getting my police clearance certificate took a month (and no longer includes free couriering; that's now for



your own expense). Then, even though I'd couriered the forms to Pretoria and had the certificate couriered back to Cape Town, I had to courier it back to Pretoria again to get the apostille certificate.

In the past, according to a local lawyer who handled it for me, this was a quick process. But because of the pandemic (which feels like it's been an excuse for just about everything) it took 11 weeks to arrive, at which point the original police clearance certificate had expired. Fortunately, the Spanish Consulate was understanding in that regard and still accepted it. Even better, they processed all my paperwork and granted my visa in just two weeks!

### Where should you live?

I chose to settle in Barcelona because it seems similar to Cape Town in a lot of respects. The city is connected with a great public transport system so you don't necessarily have to live right in the centre of town to still have access to everything you need. Indeed, living further from the CBD means you can save on the notoriously high rentals and avoid what can be a vibrant (read: loud) touristy area.

When looking for an apartment there are several platforms to choose from. The trick is not to look too early lest you wind up falling in love with dozens of listings only to have them snapped up by someone else. (Don't underestimate how much this hurts!) I began my search on Airbnb, although the prices and quality are as varied as the hosts. I also tried sites like [idealista.com](https://www.idealista.com), [barcelonacheckin.com](https://www.barcelonacheckin.com), and [apartmentbarcelona.com](https://www.apartmentbarcelona.com).

Thank goodness for SHbarcelona.com, which is hands-down the best. Every apartment is furnished, equipped, and includes internet. The listings are also consistent by showing exactly what's included and what's not. (If an apartment seems too good to be true, make sure it's not on the sixth floor of a building without an elevator, which is common in parts of the Old City and something other websites don't always disclose.)

Check out [shmadrid.com](https://www.shmadrid.com) for listings in

the capital.

Another option is to outsource the house hunting to Jobbatical. They can also assist with tasks like getting medical insurance and opening a bank account. But if you really want to embrace the digital

nomad life, my recommendation is to use SafetyWing for the former ([eugeneyiga.com/safetywing](https://eugeneyiga.com/safetywing)) and Wise for the latter ([eugeneyiga.com/wise](https://eugeneyiga.com/wise)). That way, it'll be even easier for you to move to wherever life takes you next.



*The interior of Barcelona's Sant Pau - Santa Creu Public Library, where the author spends much of his time. PICTURE: EUGENE YIGA.*