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- **France**

### ***Free movement/Cross-border working***

#### **Sarah, singer/actress, living in France**

I studied Linguistic Science in the UK, France and Italy and also theatre, voice and dance in the UK and France. After qualification in both disciplines in the early 90s, I worked in Japan before coming to live and work in France in the mid-90s where I still reside today. However, because of the nature of my profession (singer, actress, vocal coach and voice-over artist), I commute regularly to London for work and also to Belgium, Switzerland and The Netherlands in touring French productions. Without free movement, a career like this will not be possible in future and there are multiple issues that arise: the right to work; recognition of my professional qualifications; whether I may need a work permit each time I commute to Belgium, Switzerland; The Netherlands and other EU countries that may come up on a future tour and whether I could move again if an interesting long show contract came up. For example, I am currently in contact with a theatre in Vienna for a future contract. As I do not commute on a regular daily or weekly basis, I would not fall within the EU definition of "frontier worker". Without free movement, which is a right that I have enjoyed as a British woman in France for the last 21 years, my professional life will be irremediably hampered.

#### **Jacqueline and Adrian, trainer/consultants, living in France**

My husband and I are both British citizens and have lived in France since 2004 and run a SARL (limited company) since 2006. Many of our clients are all UK limited companies (some are French, some are Dutch) and my husband provides training and consultancy services to them and their clients wherever in Europe it is required. He has regularly travelled from France to UK, Belgium, Switzerland, Romania, Ireland, Spain, Germany and the Czech Republic to run three or five day training courses or provide consultancy services, usually for up to six weeks at a time. We have provided this service for the last 11 years. We would not fall into the definition of 'frontier worker' as our work is done on an ad-hoc rather than a regular basis. Without free movement we would be effectively unable to continue our business.

### **Helen, chef and caterer, lives in France**

I started working ski seasons in 1999, met my husband whilst working in France. After a brief period back in the UK we moved back out to do more seasons and to find a place to live in France. We finally bought our house in Les 3 Vallées in December 2007. We now run our own individual catering businesses, my husband as a professional private chef and myself as an outside caterer. During the winter months we work from our home catering for tourists skiing in the area. For the rest of the year there is very little demand for our services so we work at private villas and households throughout Europe. So far we have worked in Switzerland, Italy, Spain, Portugal and now Greece. We are usually away for a couple of months during the summer working where we earn about half of our yearly income. Without freedom of movement we would not be able to do this, losing half our income would leave us probably dependant on unemployment benefit, which we do not wish to do. There is also a concern as to whether our catering/chef qualifications would be recognised.

### **Anne, works and lives between France and Spain**

I am a British citizen, married to a Frenchman and resident for 37 years in France where I have two adult children and a young grandchild. I am the only person in the family with British nationality. I speak several languages and my present job involves prospecting the Spanish market and requires frequent but irregular travelling between Paris and Seville. Approximately seven years ago I purchased a property in Seville which is jointly owned with my French family. In all I spend almost six months of the year in Spain. If my freedom of movement is restricted not only would I be unable to do my job but would not have the same access to property already purchased in another EU country and where I may one day decide to retire. My quality of life would also change dramatically. In Seville I organise many international events on a voluntary basis which enable people of many nationalities to meet up and converse in the language of their choice. Many friendships are made. I have never applied for French citizenship as not necessary. With my present lifestyle obtaining this in Paris would be virtually impossible. Continued freedom of movement and not being land locked is essential for me.

### **Justin, consultant at EU Commission in Brussels, lives in France**

We (my family and I) moved to France in 2011. My wife is French (and my kids have French nationality too). Since last October I have been working at the European Commission in Brussels as a consultant (employed by a Belgian IT company). I have expat status so my centre of interest is still firmly in France. I travel to France every second weekend, which presumably puts me outside the definition of a frontier worker.

### **Oil and Gas industry workers, living in France**

For most of our married lives, my wife and I lived and worked in Aberdeen. We were both employed in the Oil & Gas industry. Life was simple and we happily brought up our two sons in the country of their, and our, birth. We consider that 'country' to be the UK and our nationality to be British. My wife is Scottish and I am English.

In the early 2000s, I was offered the opportunity to work in the Middle East, on a rotational basis (four weeks there, four weeks at home). As I worked for the UK affiliate of a French company, I was expatriated under their international assignment terms, continuing to pay my taxes as a UK resident and a modified Class of NICs, due to my foreign assignment. During that assignment,

our children left school and began studying at University. My wife wanted me home and I returned to Aberdeen, to work for another company. Transitions from working abroad and between companies were relatively simple.

Later in the same decade, my wife had the opportunity to work in The Netherlands for her employer. She moved to Holland and worked there on a 'local non-national basis' for almost five years. So, my wife contributed to The Netherlands social security system. During my wife's assignment to The Netherlands, I became self-employed and worked as a consultant in both the UK and France. My working arrangements between the two countries were simple to organise due to both being EU countries. Subsequently, I was asked to join the staff of one of the companies I had consulted for. I did this and worked in Paris for three years. There were very few complications in making this transition and my wife and I benefitted from the fact that travel between France and The Netherlands was uncomplicated.

Throughout this period, we had been planning for our future together. We bought a home in France, fully intending that to be our home in retirement. This was a logical choice because of our working circumstances, because my wife has relatives in Spain and because our children now live far apart in the UK. We invested what we could in pensions, to ensure that we could be secure in that retirement. When we were both living and working outside the UK, we sold our house in Aberdeen and used its equity to help our sons get onto the property ladder in the UK. We began saving specifically to protect ourselves from foreseeable exchange rate fluctuations. Essentially, we formulated a responsible plan that would enable us to live happily in our chosen home in the EU and be within reach of different family members.

Two years ago, my wife was relocated to the UK and now lives and works in London. We are fortunate that, currently, she can work flexibly, travel freely and spend roughly equal time in London and our home here. We decided that the timing was right for me to stop work, draw upon my pension and live at home in France. As a result of fixing my working life in France, I have been a French tax payer for five years (2017 will be my fifth year). The plan was that my wife would join me here full-time within a few years. Consequently, she rented an apartment in London, after living for a short while with one of our sons in his flat close to London.

As a result of the EU Referendum vote, we are very carefully considering our options for the future. I am not yet a permanent resident of France and my wife is tied and committed in terms of work, taxation and social security to the UK. There is no certainty that Brexit negotiations will reach agreement. Nor, if they do, what the terms are likely to be on matters related to rights for free movement or residency in either the EU or UK for cross-border workers. If I do become a permanent French resident, I cannot be certain that my wife would be able to move here fully when she retires and we do not know what rights I would have as a 'returner' if a move back to the UK became an economic necessity as a result of the terms of whatever Withdrawal Agreement is reached or there being no deal.

### ***Free movement/Impact on multiple state pensions***

#### **Susan and Simon, work in tourism, live in France**

We both have dual British and Australian citizenship. We began our working lives in Australia in

the early 1980s. We moved to the UK in 1997 and to France in 2009. Like many serial expats we have complicated pension arrangements and the rules in both Australia and Britain have changed since we left those countries. Our desire is to remain in France, which is where all our property and investments now are, but in 10 years' time, when we are old enough to claim our Australian state pensions, we cannot do so from France, because there is no reciprocal agreement. We will need to establish residency in another EU country that does have reciprocity with Australia. Our current idea is to move to Belgium because we speak French and have quite a few friends there. Other Australians we know did it by relocating to Spain. We cannot solve the problem by returning to Australia to claim. Our pension would not be 'portable' and we would not be able to return to France permanently, nor would we get the pension owed to us by France. We would then be 'trapped' in Australia. We don't need to live in Belgium any longer than it takes to start receiving the pension - but we do need to be resident. Once the pension is coming in, we would be free to move back to France and the pension would continue to be paid! But, importantly, we need that option of Free Movement in order to claim.

- **Germany**

### **Lawyer with intellectual property consultancy. Living in Germany**

Moving to Germany for me in the 1990s was simple. My employer didn't need to request a work permit and I didn't need to request a resident's permit. The local health insurance company insured me, and the German pension fund accepted my application for membership based on my previous contributions in the UK. Post Brexit, I am aware that my opportunities to work in the European Union might be severely restricted. Will I continue to be able to work for Austrian, Belgian and Norwegian companies? Will I need a work permit from each European country I work in, or will I be required to request a work permit each time? The uncertainty is hugely unhelpful.

### **Lawyer. Living in Germany**

I am a UK national living in Germany, married to a German national, with two dual national German-British children.

I studied English and French Law in the UK and France, then returned to the UK for two years to earn the money to qualify as a barrister. After qualification in the 90s, I left the UK in recession to go to Brussels to do a traineeship at the European Commission, where I met my husband. I initially stayed on as an interim at the Commission and then stayed on in Brussels for a job practising EU law, while my husband (then boyfriend) studied for his Masters in London (with my financial support), and I commuted every weekend to London.

We then got married and moved to Italy together, where I initially had a traineeship in an Italian law firm, but was offered a permanent job the same year, once I had mastered Italian. Our first child was born in Italy before we moved back to Belgium for 11 years when I was offered a new job in private practice. During that time, I changed jobs and moved from being an employed to an independent, self employed lawyer working with another practice, and we had our second child. Finally, we moved to Germany eight years ago, where I continued to work as a self-

employed lawyer in private practice, and to collaborate with the same practice in Brussels.

Thus, I currently work cross-border as a self-employed lawyer between Berlin and Brussels, providing services from Berlin, but commuting regularly to Brussels to maintain contacts with colleagues in Brussels with whom I collaborate. I also travel to London regularly for work, and to regular meetings of the Europe-wide lawyers' network to which I belong, with recent meetings having taken place in Zurich, Copenhagen, Madrid, Barcelona and in the autumn, Paris.

Without free movement, a career like this will not be possible in future and there are multiple issues that arise: the right of establishment; right to work; recognition of professional qualifications, whether I may need a work permit each time I commute to Brussels; whether I could move again if a job opportunity came up, etc. As I do not commute on a regular daily or weekly basis, I would not fall within the EU definition of "frontier worker". Without free movement, the only effective and complete solution is what I am doing: taking German citizenship, as well as requalifying as a lawyer, in another EU country.

### **Financial Services Professional, Frankfurt, age 29**

I started working for an insurance company in Germany in 2015, following seven years in the financial services sector in London. This was to be the start of my international career in financial services. Brexit has undermined my career plans, to put it mildly. A whole range of questions arise: How will this impact on my employment status in Germany? My employer has assured me that they will support me as regards a work permit, but this could mean I am tied to one employer in Germany. This is not a desirable scenario. Any application I might now (before Brexit) make for a job in another EU27 country will be seriously impacted - because any future employer is uncertain of my status post-Brexit. And any application post Brexit will be presumably subject to the future employer not being able to find another suitable candidate from within the EU27.

I am also concerned about my skills and employability in Europe. For example, currently there is a big push to harmonise the rules regulating the banking and insurance industries within the EU. This means that the skills of a professional working for an insurer in London are directly transferable to Frankfurt or Brussels. However, post Brexit, the UK is unlikely to continue to move into the direction of harmonisation - making it harder for people like me to do jobs in other countries, which is not ideal for one's career growth.

### **Marketing Manager, age 47**

I originally moved to Germany in the early 90s shortly after graduating. I then worked in various roles and sectors and in different cities until leaving Germany to go back to the UK for work reasons in 2006. Five years ago, I moved to Sweden for a role with my present employer and then moved within the same company to a different role back to Germany two years later. My life and work choices have been driven by free movement and open doors.

I am now facing uncertainty on a number of fronts: Will I still be able to move country to new roles both with my current employer or any new employer? If I were made redundant here in Germany would I still be able to search for a new role in Germany whilst receiving unemployment benefit - or would I be forced to move back to the UK? Would I be less interesting for a new employer if I am no longer an EU citizen? Will my pension rights suffer

through having paid into three different pension systems? I can't apply for dual citizenship before the UK leaves the EU as the requirement states eight years' continuous residency in Germany - and this I do not have. I feel I am now being penalised for exercising my right to free movement and work across the EU.

### **Company owner, Stuttgart, Germany, age 60**

I came to Munich in 1986 with my wife after accepting a post with an international company based here. After redundancy in 1992 I invested in setting up my own business. 25 years later I now run a successful international company, employing a local workforce.

From a business perspective, running a German company with many UK customers, my concerns are about the stability of sterling. Already, due to a drop in sterling post-announcement our services and products have become almost 20% more expensive to the UK market due to the weakness of the pound, and of course, potential restrictions on import, export and ease of movement of staff between UK/EU give me cause for concern in trading with UK partners and customers. I travel throughout Europe on business, and of course I have concerns about restrictions that might be imposed as a UK national travelling in the EU in the future.

### **Business owner, Munich, age 50**

I moved to Germany some 16 years ago to set up the German arm of our UK company. We currently employ a mixture of nationalities: German, Swedish, Serbian, American and UK citizens and do business in the UK, continental Europe and the US. Of course, we need to deploy these people on projects across the EU. How will Brexit affect the status and movement of my UK employees in Germany, my ability to hire UK employees in the future, and my ability to do business with the UK in general?

### **Posted worker, Munich**

I was born in the UK of British parents and consequently have British nationality. However, I grew up in Germany, completed my education there, have a German school leaving qualification and was married in Germany. I am employed by a German company in another EU27 country, and have a German work contract, so pay social security contributions in Germany. My application for German citizenship is now complicated because of the fact that I was posted abroad by my employer and therefore have a break in residence and this may also impact my permanent residence status.

- **Luxembourg**

### **Translator, Luxembourg**

I am a British citizen employed and living in Luxembourg. I have made use of my EU freedom of movement rights since 1982. After my studies, I lived and worked for six months in Pau, France, for Elf Aquitaine as an English-language teaching assistant, then six months in Stuttgart, Germany, as translator for Daimler-Benz AG. Following this, I worked and travelled in New Zealand for six months as part of an exchange scheme for young people. Upon my return, I was

offered another two-year assignment at Daimler-Benz AG in Stuttgart (1984-86). I then took up employment in a small translation company in Schwäbisch Gmünd, near Stuttgart, Germany, where I lived and worked until end-1989. In January 1990, I began working for the European Investment Bank in Luxembourg. I initially lived in Luxembourg but after two years I married, and my husband and I bought a property across the border in France. I continued to work in Luxembourg, however, commuting across the Luxembourg-French border on a daily basis.

My husband, a third-country national (Russian) acquired his residence and working rights in Luxembourg and France and EU freedom of movement rights (within the Schengen Area) through his marriage to me, but was unable to travel to the UK without a visa as the UK is not part of the Schengen area. My husband eventually took French nationality to alleviate the problems. Born in France, my three children have British nationality under Part I, 2(1)c the British Nationality Act (children of British citizen in service under an EU Institution). Although we lived in France, they have always attended nursery and school in Luxembourg.

In 2009, we sold our property in France and bought a house in Luxembourg where we now reside. Over a period of 35 years, I have therefore lived in different EU countries without ever returning to live or work in the UK. And during much of this time, I was actually living in one EU country (France) while I was working in another (Luxembourg) and my children also attended school across the border from their home. Even now, although we live and work in the same country, we still cross borders frequently for medical treatment, study purposes etc. (e.g. I recently had an operation in a German hospital). After many years of using my EU freedom of movement rights, I am therefore extremely concerned by the proposal to limit these rights to one EU state, which would result in my family and I being "landlocked" in a particularly small country.

### **Independent consultant/Public health, aged 52**

I am a UK national living in Luxembourg, married to a German and the mother of two UK German children.

I studied languages and law at university and met my husband who was studying in the UK. After graduation we moved to London to work and study. My husband (then my boyfriend) was then offered a post in the European Parliament in Luxembourg. After three years of cross-border traveling between the UK, Luxembourg and the Netherlands (where his mother was living and dying of cancer) we got married and I moved to Luxembourg in 1995. I worked as an intern in the EU Commission before setting up as an independent consultant in public health law in Luxembourg in 1997. In 1999 we moved to Germany where I had two children. I continued to work in Luxembourg on a part-time basis as a consultant during my residence in Germany, travelling between the two countries and working from an office there. In 2002 we moved back to Luxembourg because of the demands placed on me and my husband by the constant commuting and its impact on our work-life balance and young family.

Since 1997 I have worked from my base in Luxembourg for clients based in Belgium, France, Switzerland, Denmark, the UK and the US. My work involves constant cross-border travel within the EU/EEA/EFTA countries and beyond. In the past 18 months I have travelled to Belgium, France, Germany, Norway, Switzerland, Lithuania, Malta, the Netherlands, Spain, Austria, Portugal, Romania, Slovenia, Sweden and the UK for my work. These trips have lasted from as little as 14 hours to a week or more. Some of these have been multiple visits and I sometimes

combine visits to more than one country, Schengen and non-Schengen, within the same business trip. I cross the Luxembourgish border to work every week that I am working.

On a personal basis I regularly cross at least one border at the weekend. One of my favourite weekend activities with my family is to take the train to Wasserbillig on the Luxembourgish German border, cycle along the river Sure on the German side and return via the Luxembourgish side. It's a simple pleasure but it illustrates just how cross-border my professional and personal lives are and how essential it is that I continue to enjoy my current freedom of movement rights beyond the borders of Luxembourg.

- **The Netherlands, Austria**

### **Debbie and Chris. British Housewife and IT Contractor. Living in the Netherlands**

We left the UK in 2012, accompanying my husband who is a self employed IT contractor. We moved to Munich in 2012, paid into the German tax system and stayed for 3 years. In 2015 my husband started contracting for NATO, using his UK Limited Company. We moved to Maastricht in the Netherlands, stayed a year at which point his project relocated to Brussels. In 2016 the Brussels project located to The Hague in the Netherlands and this is where we currently live. We have no permanent residency rights in any of the EU 27 countries we have lived in. So what will happen to us? What are the implications on our earnings? Will we still be able to trade? What about our pensions? What about the mutual recognition of qualifications? Will we be required to have a work permit to move between countries like we've done since 2012?

### **Consultant and Employee, Living in Austria.**

We are a British couple who have lived in Austria for 5 years. I still work part time through my small consultancy company, and, as all my work is in the UK, my company pays UK corporation tax, and I pay UK NI and personal tax. My partner moved here on secondment from his company's UK office which has now closed. He is now on an Austrian contract. We are moving to Romania in October on another secondment contract, but from Austria rather than the UK. We will move under our treaty rights but have no idea what will happen to us after March 2019. Neither of us has the option of citizenship of any EU27 country. Just to add. We own a property in the UK, are members of UK pension schemes, both private and local government, have UK investments such as ISA's... My partner is now making contributions to the Austrian pension scheme, making contributions to the Austrian social security system, and from November will be contributing to the Romanian system. I'd love for someone to clarify where we stand after Brexit.



- **Spain**

### **Rebecca - 33 - Works for Easyjet in Italy, home is Spain**

I work for EasyJet in Italy having previously worked for them in Spain. I travel continually between European countries. I arrived in Spain when I was 2 years old and was educated in the Spanish system and went to university in Madrid. I have a flat in Madrid and am worried about my situation post Brexit & the difficulties I might face travelling across Europe for my job. My home is Spain but being out of the country so much, I cannot apply for Spanish nationality. In the light of all this uncertainty I am therefore applying for Italian nationality. At least as an Italian national, I will be able to live/work anywhere in EU without any issues, & exercise my right of free movement, which I would hate to lose.

### **John - 56 - Computer Programmer/IT Manager, Living in Spain.**

Throughout the 1990's I worked as a computer contractor, and the freedom of movement allowed me to work in various places across Europe. I worked for Hewlett Packard at the offices in Munich, and then for the United Nations based in Geneva. I then went back to work for a British company, during which time I was required to work for them off-site in locations in Paris and Vienna. Following this, I worked for a company in Gibraltar, before taking up my current work for a Spanish based company that specialises in providing service to British Expats living in Spain and Portugal. Brexit will not only affect my right to live and work in any of these countries, but will also effectively cut off my company's line of income, so will more than likely render me unemployed at the same time. In terms of ongoing rights of free movement for UK citizens in the EU, I myself rarely visit our offices in Portugal and Cyprus, but other members of staff do, and so this would also affect them and thus our business.

### **Daniel - 33 - IT worker - Living in Spain**

I was part of the younger generation to graduate from university as the global crisis started to take hold. Having struggled to move my career and life forward due to poor wages, few career opportunities for my specialism and prohibitively high cost of living for a young professional in the South-East region I made the difficult decision to exercise my right to free movement by moving to Europe and securing work where my skills were in higher demand and I could have a better (i.e. affordable) quality of life. I initially worked in Spain for a UK/Spanish IT company which included regular travel to other European offices and then progressed to an IT contractor role in Belgium within a different multinational company. For 4 months, I would make the weekly commute from Spain to Belgium while my girlfriend lived and worked full time in Spain. Today I currently work for a Swedish/UK company as a permanent IT employee in Spain with regular travel across Europe. My career is heavily reliant on having access to live and work in the EU27 countries. So much so, that I have been forced to give consideration to taking on Spanish citizenship to be able to maintain this moving forward. My issue is that I currently do not have the required residency time in Spain to be able to take citizenship and dual nationality sadly isn't possible between UK/ES. As a consequence, I find my future life and career prospects in limbo. Without access to the whole European work arena I foresee major issues relating to me for visas, work permits and not to mention the large costs involved that will be passed on to me. Since the referendum I have had countless sleepless nights as my future work opportunities are severely

diminished when the UK leaves the EU and I am heartbroken that I may be forced to renounce my UK citizenship with the sole reason to be able to have access to a larger employment pool in Europe... yet I fear that it is my only option. Likewise, I don't want any future negative changes to my professional status mean that my young family and I are forced to return to the UK and require state support.

**James. Self employed. Living in Spain**

My main concern is freedom of movement, but as the years go by, I am increasingly worried about what will happen with our healthcare? I work as a freelancer for UK businesses while living in Spain. Will I be able to travel back and forth as freely post-Brexit or would I be forced to return to the UK? If I applied and gained Spanish citizenship after Brexit would I need a work permit to travel between the two countries? I moved to Spain as a EU citizen with the freedom to live, work, retire in any of the EU27. I never expected those fundamental freedoms to be taken away from me. And what will happen to my healthcare when I retire? I continue to pay national insurance in the UK, but post-Brexit a reciprocal health care agreement may not be in place any longer in Spain.

**Robert: former software engineer/IT expert.**

I worked in UK for part of the Dutch Philips company, where at one time I was working in Paris, then joined an Anglo-French venture between GEC & Alstom. Shortly after I worked in Switzerland, a requirement of the job being able to legally work inside EU without "red tape" (early 90's before current treaties). Now have retired to Spain early, to care for parents who have been resident almost 15 years, my father would be unlikely to survive the UK winter (medical opinion) has dementia so my residence is our family taking responsibility for care. My career would have been hindered without freedom of movement.

**Jim - 61 - Data Protection Consultant in Spain**

I moved to Spain to work in 1995. My wife and two young children joined me shortly afterwards. We bought a house & set up a business in 1997/8, had our children educated in Spain and established a life, taking full advantage of our rights to freedom of movement. Both my daughter & son have careers & lives now in Madrid. I work as a consultant in data protection. I currently work in the UK and I have worked in the Netherlands. My skills are sought after across Europe and I regularly get offers to work in other EU countries. All this will stop if my right to free movement is taken away, or at best, be made much more difficult. If my right to free movement is taken away, it could seriously impact on my ability to support myself & my family.

**Margaret Hales MBE. Living in Spain**

I am President of the European organisation. the European Union of Women (EUW). EUW is an NGO and was founded in 1953; it currently has 16 (and 3 new applicant) member states within the EU and outside it. The President and General Secretary, both currently British, communicate regularly with all members mostly by email and skype conference calls. However, Board and Council meetings, as well as meetings with committees in each of the member states need travel, generally efficiently organised and over a period of a few days, sometimes a few hours. Typically, these are several times a month. Between September and Christmas 2017 the

President will travel to Nice, Basel. London (three times), Berlin and Brussels. Most of these flights are from Alicante and require changes in airports in Rome, Geneva, Madrid and Paris. The General Secretary will undertake similar travel starting from London airports. Ease and quickness of travel is essential, including travel without visas and bureaucracy. In addition, EUW has observer status at the UN in New York, Geneva and Vienna, at the Council of Europe in Strasbourg, at OECD in Paris and the International Democrat Union in venues around the world. As President I must be able to travel freely to these important meetings. With a British passport and with Britain within the European Union this is exactly what I am doing and I am fearful that I will be unable to fulfil my duties after Brexit.

- **The Specific issue of EU/Switzerland Frontaliers**

### ***France/Switzerland***

#### **Yvonne, Executive Assistant in multinational company based in Geneva, lives in France**

I studied Modern Languages (French and Spanish) in the UK. After graduation in the early 90s, I moved to central France where I taught English to young adults for a year. Following that, I took a business course at the local University to broaden my skills.

I subsequently moved to Lyon, France, where I started working in an international IT company (18 different nationalities). I also met my future (French) husband at this time.

We married and our first child was born. At this time my company closed and we moved to Annecy, in the French Alps, for my husband's job. Our second child was born two years later. I was working part-time temporary assignments but started working full-time for a major French company in 1999, going on business trips within Europe: Germany, Italy and Spain. My job was cut in 2006 and I decided to seek work in neighbouring Geneva, Switzerland. I have been working in Geneva since late 2006 and commute daily from my home in France. I have been working for the last 7 years for a multinational pharmaceutical company.

Since the beginning of this year, my company has opened a training centre in Barcelona, Spain, and I travel there roughly once a month. I am attached to the EMEA regional office and my team is scattered across the whole region. I have travelled to Poland, Turkey, Czech Republic, Italy and Spain for work.

On a personal level, my children, both dual French-British citizens, are students, one in the UK, the other in Geneva. I still have family in the UK: my mother is 83 and in very poor health. I try to see her often, usually every 1-2 months. My nearest airport is Geneva, close to my office. It's important for me to go, both to spend time with my mother and to provide support for my sister, who's caring for her.

Without freedom of movement, my life would be exceedingly complicated. Going to work, meeting my daughter for Sunday lunch... From where we are in Haute-Savoie, in order to go to the neighbouring département of Ain, we have no choice but to go through Switzerland. So I need to cross the border twice each way just when I take my car to be serviced! As a cross-border worker who is an EU citizen, I hold a G permit, and this permit is linked to my employer and not me. If I change jobs, I have to apply for a new permit. A company looking to hire

someone would probably shy away from someone with complicated paperwork. I'm an executive assistant, not a nuclear physicist: I am lucid that there are many candidates out there like me. My family relies on my salary and will continue to do so for the coming years. I absolutely need to know that I can continue to enjoy complete freedom to live and work as I do.

### **Steve and Debbie, frontaliers, live in France**

Steve & I moved to Switzerland (near Geneva) in 2006 after working several years in Asia. Steve was appointed Deputy Principal of the Geneva International School Chataigneraie Campus. Both our sons were at University in the UK at that point.

We initially rented a house in Switzerland but took the decision to buy in France; we moved in 2008 & became frontaliers, which we were able to do easily as EU citizens. We sold our house in the UK in 2009 to help fund work on our new property.

Steve continues to commute to work in Switzerland on a daily basis. He pays his pension etc. in Switzerland, but income tax & health care charges in France, when he retires (compulsory in 2 year's time) he will receive his pension from Switzerland & some from his previous years' employment in the UK. We wish to remain in France.

Unable to find employment in Switzerland in my own field (Radiography) I began designing & making jewellery. While living in France a friend & I registered a business (SARL) in Switzerland & had a shop there for 4 years. We no longer have the shop, but I still participate in artisan markets in Switzerland under this registration, although as this is ad hoc rather than regular I would not come under the EU's definition of a frontier worker. After giving up the physical shop in Switzerland about 3 years ago I registered as a *microentrepreneur* in France. Without the freedom of movement that as EU citizens allows us to work and run a business in the way we do, our only option would be to look at applying for French citizenship.

### **Katherine, frontaliere, lives in France**

We live in the Pays de Gex next to the French/Swiss border. We own a house in France, our sole residence, and both my husband and I work in Switzerland. We cross the border 4 and 5 days a week, respectively (I work remotely from home one day per week).

The issue we are most concerned about is our Swiss work permits: currently we hold Swiss G permits (autorisation frontalière valable pour toute la Suisse) which is applicable for EU/AELE citizens. Our permits are applied for on our behalf by our employers, although they then travel with us in the case that we change jobs, as long as they remain valid. They are valid for five years at a time and have to be reapplied for by our employers once they are coming to an end.

Once we are no longer EU citizens we have no idea what our situation in Switzerland will be. We are aware there are "quotas", albeit not necessarily official ones but they certainly exist, on the numbers of foreigners the Swiss wish to allow through their borders. Will we need to apply for a different type of permit, and if so, what? Will we be allowed to use our current permits until their expiry dates (in my case currently 2021, for my husband 2022)? How will our loss of EU citizenship affect our right to work in Switzerland? Are we going to lose our jobs (and, by association, possibly our home)? These are questions to which we have absolutely no idea of the answers, which is why we are currently in the process of applying for French nationality by naturalisation.

## ***Italy/Switzerland***

### **Language teacher/translator. Living in Italy.**

I live on the border between Italy and Switzerland, on Lago Maggiore. As such, I benefit from the 20-km rule, giving special treatment to EU citizens in this belt around Switzerland. When I first came to Italy it was as a housewife. I continued to work as an editor and writer as I had done in London, but soon I had a family with my German husband and became a 'housewife'. We are now divorced and I have been here 14 years. I consider myself a 'stuck mum' in that I am convinced that my husband would not allow me to remove my children from Italy (or even this town), and International Law is on his side in that the children must stay in their place of habitual residence. Returning to the UK, therefore, even in a seriously impoverished domestic situation, would not be possible. In fact, if he could prove that I am not providing a suitable home for the children, he could take full custody (at present we have joint custody).

When I separated from my husband, I found that I had to return to work because he did not provide for me to continue to be a stay at home mother. I therefore qualified as a teacher and found a job in Switzerland working as many hours as the language school (a national organisation) can find for me. It comes to about 20 hours a week in full flight. I also work as a freelance translator, editor and writer, paying taxes in Italy. My Swiss income, however, is absolutely vital. I could not survive without it. For each hour I work, I earn significantly more in Switzerland than I would in Italy, or, for that matter, in the UK, partly because incomes are high in relation to Italy, but also because taxes are low. This means I can work part-time and have a reasonable standard of living for me and the (2) children. I have a work permit that allows me to cross the border daily, on the proviso that I return to Italy each night.

It's my understanding that the permit is for EU citizens only (and of course, residents of the 20-km belt). My nightmare would be to lose my work permit should I cease to be an EU citizen and have to rely solely on Italy's economy for my income. This means that I would have to work more than full time. If I failed to find sufficient work in Italy, and this is entirely possible, it is also conceivable that my ex would ask the court to change the custody ruling and I would lose the children. I can't see that it's possible to stop Brexit, but I simply cannot understand why it's such a problem to maintain the acquired rights of all those affected, all those who have made the big decisions in their lives and for their futures based on the continued existence of these rights.