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# Professionals who moved to places like Bermuda and Aruba on remote-work visas share what the experience is like



**Anisa Purbasari**

April 5, 2021 · 8 min read



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Barbados and Bermuda were two of the first places to offer remote-work opportunities. Rachel Hosie/Insider

- Some countries have introduced remote-work visas to promote economic recovery.
- Insider spoke with professionals who opted to participate in these programs.
- They reported lower costs of living, better weather, and achievable work-life balance.
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Remote work existed long before the World Health Organization declared COVID-19 a pandemic, but 2020 made it a "normal" part of life. As a result, workers are no longer tied to specific locations, and

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cities. Others opted for adventure and traveled to countries and territories that hadn't closed their borders or provided special exemptions for foreign remote workers, self-employed freelancers, and entrepreneurs.

As countries look to recover their economies, more and more have started to provide remote-work visas to boost economic activities.

These programs vary in cost and eligibility. [Some, like Iceland's, are targeting higher-income professionals](#) with a minimum monthly income requirement of 1 million Icelandic króna - which equates to just under \$8,000 a month and \$96,000 a year.

Others, like Bermuda's, haven't set a prescriptive income threshold. The [Work From Bermuda](#) certificate requires only that applicants "have substantial means and/or a continuous source of

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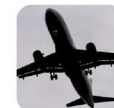
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destinations to the process behind securing their visas and permits and their plans for the immediate future.

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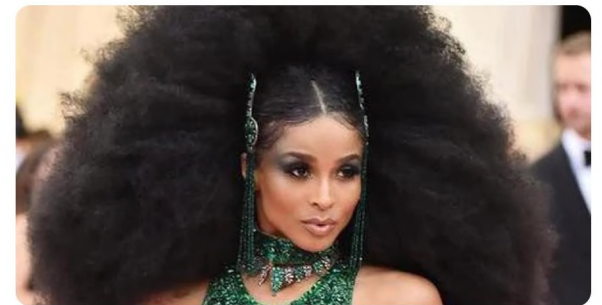
Abbie Sheppard, 26, was at her parents' residence in London when the UK first went into lockdown.



Abbie Sheppard. Abbie Sheppard

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read since in Chicago, visa restrictions dictated

that she return to the UK, and she's been remote since September 2018.

But like many others, she wasn't used to having to quarantine in one place.

Sheppard regularly traveled to Los Angeles and Chicago as part of her work. During the early days of the pandemic, the company became a fully distributed workforce.

"It was probably the longest I've been in the UK straight," she said. She felt the need to escape the dreary London winter and started looking into destinations that were letting in British citizens in July, she said.

Ultimately, it came down to Bermuda or Barbados, which were among the first places to announce remote-work schemes. Sheppard ended up choosing Bermuda, partly because some of her

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decided to apply for the [Work From Bermuda](#) one-year residential certificate, which she received five days later. She's been in Bermuda since then.

### An opportunity for better quality of life

Sheppard said that working on the island had allowed her to have a better work-life balance.

"I used to hate working remote," she said. "I'm such an extrovert, and I love being around people all the time. Now that everyone's remote, it's miles better."

The great weather and low COVID-19 case count also help. Reuters reported that [Bermuda's total case count](#) was 1,400 as of Monday (Bermuda's population is just under 70,000).

"You want to go outside because it's nice," Sheppard said. In London, she said, there's a shortage of leisure opportunities outside of going to restaurants, bars, and pubs.

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Since she's been on the island, she regularly swims, cycles, and runs. At the beginning of her stay, she tried stand-up paddle boarding but "wasn't very good at it," she said. She's also in the process of obtaining her scuba-diving certification with the Professional Association of Diving Instructors.

On the whole, Sheppard said that the cost of living in Bermuda was comparable to London's but that groceries were a little more expensive.

The sentiment of a better quality of life also appealed to Amy Franzen, 35, who works for a Chicago biotech company, and her husband, Willy Franzen, 36, a digital entrepreneur.



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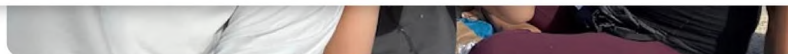
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The Franzen family. The Franzen family

The Franzens are in Aruba with their 2-year-old son, taking advantage of the Aruba "workation" program - [which allows US citizens to work remotely for up to 90 days.](#)

Working from home in Chicago during its "very cold and dark winters confined us to our small apartment," Amy Franzen said.

"Working from Aruba has given us the opportunity to spend considerably more time outside, even while working," she added.

The Franzens regularly travel to Aruba during the holidays, and when they visited the country in 2020, they decided to extend their stay. When they're not working remotely, they explore many of Aruba's sandy beaches. They also visited Arikok National Park, which features a natural pool, as



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just 4,902 cases of COVID-19, but the number has increased since then.

### The application process

Franzen and Sheppard both said they experienced straightforward processes for applying to remote-work opportunities.

But that's not always the case in every country or territory.

For Aruba, all that's required is a US passport, along with proof of employment by a US company or self-employment.

There's an online application process in Bermuda, which Sheppard described as "seamless" and "the easiest visa application" she'd ever done. All that she had to submit was proof of income, employment elsewhere, and health insurance, which doesn't have to be local.



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## The downsides of traveling during the pandemic

Of course, traveling during a pandemic comes with its share of risks.

Stefania Guglielmi, a [31-year-old travel blogger](#) and English teacher, took advantage of the [Remotely from Georgia](#) program, which allows foreign nationals with a minimum income of \$2,000 a month to stay in the country for 360 days without a visa. Unlike Franzen and Sheppard, Guglielmi has been traveling full time for several years.





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when COVID-19 hit, she and her Argentinian partner were looking to go somewhere to "ride out COVID long term" together, she said.

"When we did decide to go to Georgia, there weren't as many countries that were open," she said. Like Bermuda, Georgia requires an application process to participate in the program, but it was a short and straightforward process, Guglielmi said.

When Guglielmi entered Georgia in October, it seemed like COVID-19 was under control, with case counts relatively low compared with other countries. But not long after she and her partner completed their mandatory nine-day quarantine, "the situation went downhill," she said.

In November, the government introduced curfew measures from 9 p.m. to 5 a.m. and ordered shops and restaurants to close. Since then, the numbers



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country and had been forced to stay in her apartment.

### What comes next

That hasn't discouraged Guglielmi from continuing with her digital-nomad lifestyle. She's hoping that 2021 will include more traveling.

When Sheppard's 12 months in Bermuda are up, she plans on heading to Costa Rica, Barbados, or Uruguay, "depending on the COVID situation," she said.

She said she missed going into an office and acknowledged she would work in a physical office if she had the choice. But she said she believed traveling was a better option for now.

"I work for a startup that's remote. I'm not in a relationship or married," she said. "For me, now's the time to do that."



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One also needs to be realistic about what to expect. Guglielmi said the cheaper cost of living in Georgia allowed people to have a high quality of life for a lot less than what they'd have to pay in Western Europe or the US. Guglielmi pays \$600 a month for a two-bedroom apartment, which is equipped with "high-quality" furniture.

"One can easily eat out with \$2 or even less if you want to eat Georgian food," she said.

Still, it might not be the life that they're used to.

"People need to understand the context of the country," she said. "Georgia is not as developed. I think people need to understand if their priority is to be more exposed to different cultures or if they prefer to have comforts."

"It's not for everybody," she added.

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