

Those decrying the state of retirement services and support in the United States often look to socialized systems such as those in Germany as a model of how things ought to be - but be careful what you wish for, sometimes.

The Guardian (UK) reports on a trend currently underway in still-prosperous but rapidly aging Germany which has seen many elderly retirees "exported" to lower-cost care facilities in eastern Europe and even Asia, part of a measure to cut costs - and a reflection of the limited resources available even in a heavily industrialized western power.

As more and more Germans retire but are unable to afford the high costs of retirement homes at home, organizations are turning to lower-cost options in countries such as Slovakia, Thailand and the Philippines to provide care. And with the German population skewed increasingly heavily towards those near or in retirement age, experts believe the problem will only increase.

A German sociological and political advisory group has gone so far to liken the trend to "exile" of the country's retirees.

"We simply cannot let those people who built Germany up to be what it is, who put their backbones into it all their lives, be deported," said the organization's president, Ulrike Mascher. "It is inhumane."

The Guardian says researchers found an estimated 7,146 German pensioners living in retirement homes in Hungary in 2011. More than 3,000 had been sent to homes in the Czech Republic, and there were more than 600 in Slovakia. There are also unknown numbers in Spain, Greece and Ukraine. Thailand and the Philippines are also attracting increasing numbers.

While many retired Germans have consciously made the choice to live abroad, as costs can be as little as a third of what care facilities might cost at home, many others said they were there reluctantly. German government research suggests that almost a half million German seniors are unable to afford retirement home costs at home.

As a result, the *Krankenkassen* or statutory insurers that make up Germany's state insurance system are openly discussing how to make

care in foreign retirement homes into a long-term workable financial model.

In Asia, and eastern and southern Europe, care workers' pay and other expenses such as laundry, maintenance and not least land and building costs, are often much lower.

Today, European Union law prevents state insurers from signing contracts directly with overseas homes, but that is likely to change as legislators are forced to find ways to respond to Europe's ageing population.

The lack of legislation has not stopped retired people or their families from opting for foreign homes if their pensions could cover the costs.

With Germany's population expected to shrink from almost 82 million to about 69 million by 2050, one in every 15 – about 4.7 million people – are expected to be in need of care, meaning the problem of provision is only likely to worsen.