

Spain

An everyday guide to
expatriate life and work.



Contents

Quick Facts	3
Overview	3
Getting Started	
Climate and weather	4
Visas	4
Accommodation	4
Schools	4
Culture	
Language	6
Social etiquette	6
Eating	6
Drinking	6
Holidays	6
Getting In Touch	
Telephone	7
Internet	7
Postal services	7
Transport	7
Employment	
The job market	8
Income tax	8
Business etiquette	8
Retirement	8
Finance	
Currency	8
Cost of living	8
Banking	8
Health	
Private medical insurance	9
Emergencies	9
Pharmacies	9
Health risks	9
Vaccinations	9





Quick facts¹

Capital: Madrid

Population: Around 47 million

Major language: Spanish

Major religion: Roman Catholic

Currency: Euro (EUR)

Time zone: GMT+1 (GMT +2 from the last Sunday in March

to the last Sunday in October)

Emergency Number: 112

Electricity: 230 Volts, 50Hz

Drive on the: Right

¹ <https://www.britannica.com/place/Spain>

Overview

With warm, sunny weather, mouthwatering cuisine and a relaxed way of life, it's no surprise that many dream of relocating to Spain.

Cosmopolitan cities like Madrid and Barcelona are hubs of activity, while charming rural towns and villages await those keen for a break from city life, and the long coastline offer plenty of opportunities for lazy days on the beach.

Living in Spain offers a welcoming society, decent infrastructure, and the opportunity for a somewhat affordable cost of living. While living expenses in Spain have increased recently, the average Spanish salary hasn't entirely kept pace. However, foreigners who are

either retired or earning a decent salary will likely be able to afford a high quality of life. Spain is an ideal place to retire.

With excellent healthcare, good schools and welcoming locals, expats will find there are few challenges to living in Spain.

This guide aims to give expats the lowdown on life in Spain, covering everything from cultural concerns and business etiquette to public transport and managing finances.

Getting started

Climate and weather

Spain's enjoyable Mediterranean climate draws millions of tourists to its shores each year, and it's easy to see why. Though the country's large size results in some variation in climate, hot, dry summers and cool winters are the norm. The summer heat can be oppressive in the afternoons, and locals may be seen retreating to the coolness of their homes for a few hours to escape it. Rain can be expected in spring and autumn.¹

¹ <https://www.weatheronline.co.uk/reports/climate/Spain.htm>

Visas

As an EU- and Schengen-member state, Spain allows EU and Schengen nationals and permanent residents to enter the country for up to 90 days in any six-month period without needing to apply for a visa. Certain non-EU countries also have this benefit, and their citizens can enter Spain visa-free. However, nationals of non-EU countries that aren't on the visa-waiver list will have to apply for a visit visa in advance.¹

EU citizens can work freely in Spain and need only register their long-term presence in the country with authorities to do so. Non-EU citizens, on the other hand, will need to apply for a work permit. This can only be done once an expat has secured a job with an employer in Spain.

Accommodation

There are lots of options for accommodation in Spain, with everything from high-rise apartments to quaint villas on offer. Expats living in the country for the short term tend to rent, while those relocating permanently (especially in the case of retirement) often buy property.²

The standard of accommodation in Spain varies. Upmarket apartments with amenities are available in the city centers, though sometimes they're on the small side. Villas can be found in the suburbs or countryside and are likely to be more spacious.

To find somewhere to live, expats can make use of online property portals, local newspaper listings, word of mouth, or estate agents. The rental market in Spain moves fast, so it's important to be ready to seal the deal as soon as a suitable place is found.

Not all landlords will speak English, so it's a good idea to bring along a Spanish-speaking friend or associate to initial meetings. It's also important for expats to take the time to research Spanish property laws and to go through the rental contract thoroughly with a Spanish speaker and make sure conditions are reasonable and clearly stated.

Property and rental prices can be high, and tend to rise the closer one gets to the city center. Utilities are not always included in the rental price, so expats should be sure to clarify this with their potential landlord. The standard length of a lease is one year, with deposits varying from one to six months' worth of rent.

Schools

The standard of education in Spain is high, and there's a wealth of choices on offer for expat parents. The country's schools can be divided into three categories: public schools, which are fully state-funded; semiprivate schools, which are partially state-funded; and private schools, which are not state-funded.

Public schooling is free for everyone, including expats, and many semi-private schools also offer free or lowcost tuition. Though the quality of education is high, teaching in these schools is either in Spanish or another local language, such as Catalan in Barcelona. While younger kids can adapt to being taught in another language, older children find it more challenging and local schools can become impractical.

Private schools offer different curricula in various languages. This can be a great deal more expensive, though, and fees can vary immensely depending on the school. Some private schools offer the local curriculum in another language such as English. Meanwhile, private international schools offer globally recognized qualifications such as the International Baccalaureate, or the national curricula of countries like the US, UK, France and Germany. Teaching will usually be in the main language of the school's country of origin.

¹ <https://www.schengenvisa.info.com/spain-visa/>

² <http://www.expattarrivals.com/spain/accommodation-in-spain>



Culture

As a modern European country, much of Spain's everyday culture will be familiar to expats. That said, there are still certain nuances to socializing, eating, drinking and communicating with the locals.

Language

Spain's national language is Spanish, or Castilian Spanish, a Romance language derived from Latin. However, the country is linguistically diverse with several regional co-official languages such as Catalan, Galician, and Basque. English is also widely spoken and understood, particularly in business contexts and among younger generations. However, proficiency levels can vary, and it is highly recommended for expats to learn at least basic Spanish to facilitate easier integration into Spanish society.¹

Social etiquette and cultural faux pas

When in a new country, it's all too easy to slip up in a social situation. Here's some background info for expats to keep in mind.

- Locals are friendly and welcoming towards foreigners, particularly if they show an interest in learning about the culture, language and traditions of Spain.
- The Spanish have a relaxed attitude to life, and the famous afternoon siesta that locals favor exemplifies this. Traditionally, lunch breaks in Spain were several hours, allowing time to eat a big meal and take a midafternoon nap to avoid the heat, before returning to work and continuing to work into the evening. As a result, most businesses closed for the afternoon and reopened a few hours later. Today this practice has become somewhat less common, though it certainly still exists, especially in Spanish-run businesses.
- Time frames are generally loose estimates in Spain, and when a local says they'll do something "now" or "in the future", it's difficult to know what they mean – it could be right away or in a few days.²
- When interacting with locals, expats might find their personal space somewhat diminished. The Spanish tend to stand close when in a conversation, and enjoy hugging and kissing friends on the cheek as a way of greeting.
- Family is an important part of the social structure in Spain, and for decades it was the norm for several generations of a family to live in one home. This is less common today, but the Spanish still place a high value

on family time, and make it a priority to get together regularly with the entire extended family.

- When invited to a dinner party, don't expect dinner to be served before 9pm. Bring a gift for the host or hostess such as chocolates or wine. Beautifully wrapped gifts are appreciated.

Eating

Spanish cuisine is famous throughout the world for its distinct flavors and aromas. Seafood is popular and available in abundance thanks to the country's long coastline. One of Spain's best loved dishes is paella, a Valencian rice dish traditionally made with meat, vegetables and herbs. Modern iterations favor the use of seafood, chicken, or a mix of both.³

As one would expect of any sophisticated European country, Spain has a seemingly endless variety of world cuisines on offer, so it shouldn't be difficult for homesick expats to find something familiar to snack on.

In Spain, lunch is the main meal of the day. Typically eaten at about 2pm or 3pm, lunch is traditionally followed by the infamous siesta – a mid-afternoon nap – though this practice is now in decline. Supper is a light meal, often consisting of small snacks known as tapas, and is served in the late evening.⁴

Drinking

The Spanish generally enjoy a good drink, and the country's hot weather and bountiful winelands make for a perfect pairing. Expats may notice that locals aren't particular about what time of day they drink, whether it's a bit of vermouth in the morning, a beer with lunch, or some wine in the evening.

Usually these are small amounts in moderation, and even when out with friends, it's not common to see the Spanish drinking to excess.

The country has some delicious concoctions available. Expats should make sure they try the infamous Spanish sangria – a chilled drink of red wine and fruit pieces.

Holidays

Spain has ten national holidays a year, most of which celebrate Catholic holy days or significant historic events. In addition to the national holidays, there are regional holidays only celebrated in certain parts of Spain.⁵

¹ <http://www.everyculture.com/Sa-Th/Spain.html>

² http://www.ediplomat.com/np/cultural_etiquette/ce_es.htm

³ <https://www.spanishdict.com/guide/traditional-spanish-food>

⁴ <https://www.donquijote.org/spanish-culture/traditions/cuisine-food-culture/>

⁵ <https://publicholidays.es/>

New Year's Day – 1 January
Epiphany – 6 January
Good Friday – March/April
Labor Day – 1 May
Assumption – 15 August
Hispanic Day – 12 October
All Saints Day – 1 November
Constitution Day – 6 December
Immaculate Conception – 8 December
Christmas – 25 December

Getting in touch

Moving to Spain offers a seamless transition in terms of staying connected with friends, family, and colleagues. The country boasts a highly developed telecommunications network, with a wide range of landline and mobile operators.

Telephone

Some of the major telecommunications providers in the country include MásMóvil, Movistar, and Vodafone. It's recommended to compare offers from different providers to find the best package for your needs and budget.

Internet

Spain boasts a high-quality and fast internet service with high coverage. As of 2023, approximately 96% of Spanish homes have internet access, and 5G technologies have reached just over 82.3% of the population. Some of the popular service providers include Telefonica, MásMóvil, Movistar, Orange and Vodafone.

Postal Services

Spain's national postal service is Correos, which has more than 10,000 postal centers throughout the country. Generally, standard mail delivery is efficient, with most items arriving within three to five working days. Private courier companies, such as DHL, FedEx, MRW and UPS can also be used.

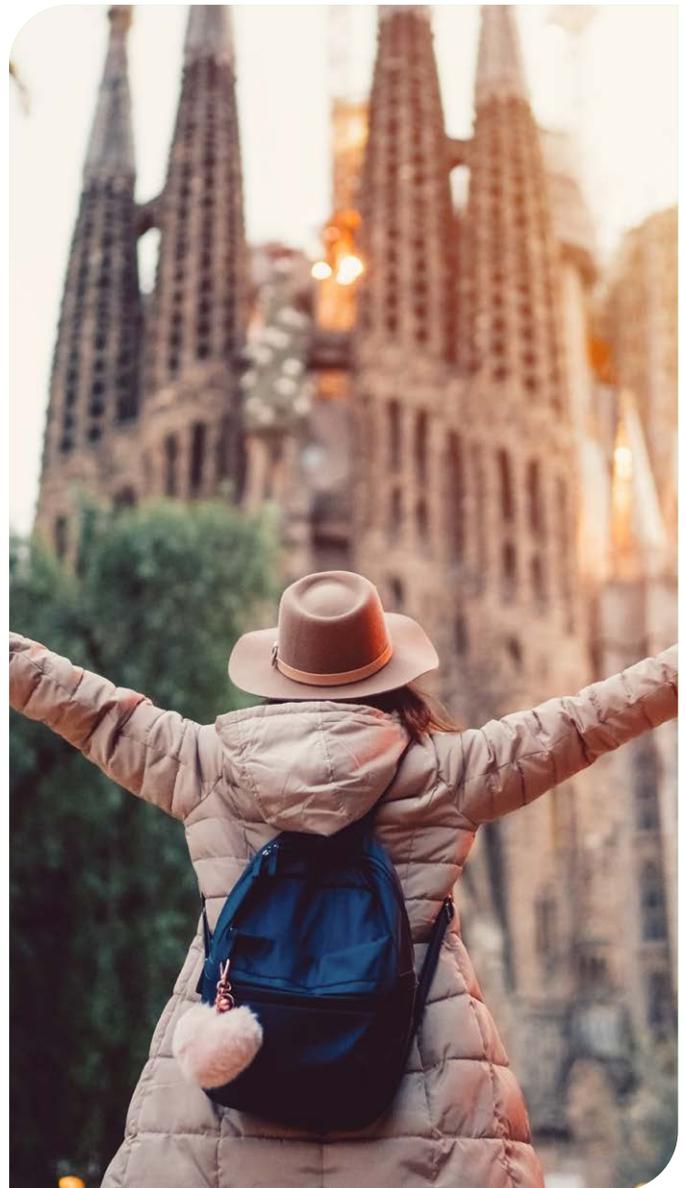
Transport

Though Spain occupies a vast area of land, the country's comprehensive transport system makes it relatively easy to get around. Long-distance public transport is well-connected to local networks. Buses and trains are both popular ways to get around, whether locally or nationally. Several cities, including Madrid, Barcelona and Valencia, have metro train services available, too, which make getting around the city a breeze. Those in a hurry to cross the

country can either hop aboard one of the many regional high-speed trains or fly via a domestic airline.⁶

Driving in Spain can be somewhat challenging, and especially confusing to navigate with no English road signs. Expats from EU states can drive in Spain with their local license, while nationals of other countries will need an international driving license to do so.⁷

Taxis are a good alternative for those who prefer not to drive, and they're plentiful in the cities. Speaking a bit of Spanish is beneficial when taking taxis as expats are less likely to be mistaken for tourists and charged high prices.



⁶ <https://www.tripsavvy.com/bus-and-train-travel-in-spain-1644628>

⁷ <https://www.spain.info/en/travel-tips/driving-regulations/#r4>

Employment

The job market

Spain was particularly hard hit by the global financial crisis but the situation has improved over time, with the country's unemployment rate at an all time high. It has the sixth largest economy in Europe and has significant purchasing power. Spain's main industries include trade, tourism, manufacturing, construction and agriculture.¹

Income tax

The amount of tax payable by expats will depend on their personal situation. Income is taxed at a progressive rate, from 19 to 45%. If in Spain for 183 days or more a year, expats are considered residents for tax purposes and will be liable for tax on their worldwide income. Those who aren't tax residents will only need to pay tax on income earned within the country.²

Business etiquette

In contrast to their generally relaxed attitude in social situations, the Spanish take business matters seriously. Business dress is conservative yet stylish. In meetings, the atmosphere tends to be formal, though agendas are often disregarded in favor of getting to know one another. Hierarchy is important and seniority is valued, but boasting about one's position – or anything else for that matter – is frowned upon.

The communication style tends to be indirect, and it can be difficult to decipher the meaning of a seemingly innocuous statement. This stems from the desire to maintain a good relationship and reputation. Honor and dignity are important to the Spanish and they make an effort to avoid confrontation or outright disagreement.³

It can take some time before business meetings culminate in an agreement, and once a decision has been made by the most senior person, the decision is formally communicated to the other party.

Retirement

Thanks to its warm weather and gorgeous coasts, Spain is a popular retirement destination. Expats who plan to retire there will need to obtain a Residence Visa for Retirees. Requirements include proof of an adequate source of income (such as a pension), comprehensive health insurance, and concrete plans for accommodation.

Finance

Currency

Spain's official currency is the euro (EUR), subdivided into 100 cents. The following denominations are available:

Notes: 5, 10, 20, 50, 100, 200 and 500 EUR

Coins: 1, 2, 5, 10, 20 and 50 cents, and 1 and 2 EUR

Cost of living

The cost of living in Spain can vary quite widely, depending on the city one lives in. While there are some exceptions, it's generally more expensive to live in the north, and large cities like Madrid and Barcelona usually have a higher cost of living than smaller towns. That said, those working in the more expensive cities will usually also have higher salaries to match.

Rental costs are likely to take up a large chunk of expats' salaries, and while groceries can be on the expensive side, eating out is relatively cheap.

Expats with children will be in one of two situations. Either they will have very few expenses for their child's education – for example, if sending them to a public or semi-private school – or they'll need to work pricey international school fees into their budget.

Banking

Though banking in Spain is advanced and easy for the most part, the country has surprisingly high bank charges when compared with the rest of the EU. Other aspects, such as online banking and branch accessibility, make it relatively hassle-free to manage finances. Popular international banks with a presence in Spain include HSBC and Barclays. There are also a number of good local banks like Banco Santander, Banc Sabadell and La Caixa.

Expats opening a Spanish bank account can open either a resident or non-resident bank account. Non-resident accounts are easier to open, especially for those who won't be staying in Spain for the long term. On the other hand, while more documentation is required to open a resident bank account, they come with more perks and benefits.⁷

¹ <https://www.expats.com/en/guide/europe/spain/875-the-labor-market-in-spain.html>

² <http://www.yourviva.com/content/lifeinsouthernspain/facts/money/>

³ <https://www.strongabogados.com/business-culture.php>

Cost of Living Chart

Prices may vary depending on product and service provider and these are average costs for Madrid in August 2023.¹

Accommodation (monthly rent)

Three-bedroom apartment in city center EUR 1,700

Three-bedroom apartment outside city center

EUR 1,260

Groceries

Eggs (dozen) EUR 2.60

Milk (1 liter) EUR 1.02

Rice (1kg) EUR 1.33

Loaf of white bread EUR 1.31

Eating out

Big Mac Meal EUR 8 Coca-Cola (330ml) EUR 2.38

Cappuccino EUR 2.04 Bottle of local beer EUR 3

3-course meal for two at a mid-range restaurant EUR 50

Utilities

Mobile Phone monthly plan EUR 16.91

Internet (average per month) EUR 30.29

Basic utilities (per month for small apartment) EUR 135.19

Transportation

Taxi rate (per kilometer) EUR 1.08

One-way ticket (local transport) EUR 1.50

Petrol/gasoline (per liter) EUR 1.65

¹ <https://www.numbeo.com/cost-of-living/in/Madrid>

Health

Spain has an excellent healthcare system, with high quality care offered in both the public and private sector. Though waiting times in public facilities can be long, medical professionals are highly trained and usually have a good grasp of English.

Private Medical Insurance

Expats who work in Spain and make social services contributions are entitled to the same public healthcare benefits as locals. If an expat doesn't qualify for public health insurance, private health insurance should be arranged instead.

Under the state system, cover is fairly comprehensive, but some areas such as eye care and dentistry aren't included. To ensure access to these services, additional private insurance is advised.

Emergencies

The number for all emergencies in Spain is 112. Operators will usually be able to speak English as well as Spanish. Ambulances are well equipped and responders are highly trained.⁸

Pharmacies

Pharmacies are plentiful in Spain's main cities, and are open 24 hours on a rotating basis. Schedules for this are posted on the door or window of each pharmacy. Pharmacists can be consulted for minor injuries or ailments, though more serious cases may require a trip to the doctor.

Health Risks

There aren't any major health risks in Spain.

Vaccinations

There are no special vaccination requirements to enter the country, though it's recommended that all routine shots are kept up-to-date.

⁷ <https://wise.com/gb/blog/opening-a-bank-account-in-spain>

⁸ <http://www.andalucia.com/spain/emergency/home.htm>