

# MEXICO

An everyday guide to expatriate life and work.



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# MEXICO COUNTRY GUIDE

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### Quick facts<sup>1</sup>

**Capital:** Mexico City

**Population:** 128 million

**Major language:** Spanish

**Major religion:** Christianity (Roman Catholic)

**Currency:** Mexican Peso (MXN)

**Time zone:** Four time zones in Mexico: GMT -6, -7 and -8 with daylight savings; and the state of Sonora is GMT -7 year-round.

**Emergency number:** 066 (police and general emergencies), 065 (ambulance) and 068 (fire)

**Electricity:** 130 volts, 60Hz. Standard plugs in Mexico are two-pin, flat-blade attachments.

**Drive on the:** Right

<sup>1</sup> <http://www.expatarrivals.com/mexico/essential-info-for-mexico>



## Overview

With sunny skies, beautiful beaches and a relaxed and affordable lifestyle, Mexico is an attractive prospect for expats, and has become especially popular with international retirees.

Mexico is a country of contrasts, where indigenous traditions have blended with European values and busy, modern cities are surrounded by quaint rural communities. Although a conservative society, the laidback attitude to life and welcoming, friendly people have added a distinct flavor to this fascinating North American gem, where expats are sure to have a culturally rich experience.

Despite the negative reputation often portrayed in the media when it comes to crime and violence, much of this is concentrated in pockets of the country and expats are unlikely to be directly affected. In fact, new arrivals can look forward to a high quality of life that includes excellent and affordable healthcare and efficient transport systems.

This guide provides helpful information for expats to know about life in Mexico, from visas, schooling, healthcare, telecommunications and transport systems, to culture, social and business etiquette, climate, tax and cost of living.

## Getting Started

### Climate and weather

From its tropical coastline to desert interior and frosty mountain peaks, Mexico experiences extreme variations in climate. But overall, the country has year-round sunny weather, with the rainy season from May to October. The coastal regions can be unbearably hot and humid in the summer, while inland areas are more temperate. Mexico City is known to reach freezing temperatures in the winter. The country occasionally experiences tropical storms from August to October, which can bring heavy rains and flooding, especially to coastal regions.<sup>1</sup>

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<sup>1</sup> <http://www.focusonmexico.com/climate-mexico/>

### Visas

Some nationalities require a visa for Mexico while others are able to enter the country without one. Foreigners holding a valid US visa, as well as those who are citizens or permanent residents of the USA, Canada, Japan, the UK and countries of the Schengen area, can visit Mexico without a visa. Those nationalities that do require a visa to visit Mexico should apply at their nearest Mexican consulate before arriving in the country.<sup>1</sup>

Expats wishing to live and work in Mexico for the long term will need a permanent residence visa. The majority of expats have a job before arriving in the country and the application for the residence visa as well as the work visa is organized by their company.

### Accommodations

There is a varied selection of accommodation in Mexico, including apartments, condominiums and large colonial and ranch-style homes, meaning expats are sure to find something that suits their needs and budget. Prices will naturally be lower the further away one moves from the city center.

Most properties are rented unfurnished, and some even without basic appliances. In order to sign a lease, many landlords require the tenant to have a guarantor; this should be a Mexican resident who owns property and is willing to stand surety for the tenant.

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<sup>1</sup> <http://www.expattarrivals.com/mexico/visas-for-mexico>

To secure a property, the tenant will need to pay a deposit as well as the first month's rent upfront. Utilities are usually for the tenant's own account and not included with the rent. The usual length of a lease is a year, although shorter leases can be negotiated, with month-to-month options quite common in the more touristy areas.<sup>2</sup>

### Schools

The Mexican public education system is of a lower standard than expats may be used to. For this reason, accompanied by the fact that lessons are taught in Spanish, most expats choose to send their children to a private or international school in Mexico. Many others choose to home-school their kids.

Some private schools offer a bilingual curriculum, teaching in both Spanish and English, so they may be a viable option for expats, but standards at private schools can vary greatly, so parents need to research their options carefully. International schools offer the curriculum from the country they originate from, with the USA, UK, Germany and Japan well represented, and some of these schools also offer the International Baccalaureate. The majority of international schools in Mexico are located in the major cities of Mexico City, Guadalajara and Monterrey. Space may be limited so parents should plan well ahead when it comes to choosing a school for their children.<sup>3</sup>



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

<sup>3</sup> <http://www.expattarrivals.com/mexico/education-and-schools-in-mexico>



## Culture

Mexican society is a product of its indigenous and Spanish heritage, where tradition and family are important features of life. Despite being a secular state, Mexico is a predominantly Catholic nation that upholds conservative values. It is also a class-conscious society, with quite strong social divisions based on one's wealth and social status, and this largely dictates how people communicate and interact with each other.

## Language

Spanish is the official language in Mexico. Although it's the same language in terms of the structure and syntax as that spoken in Spain, the pronunciation is often quite different, and it may take time for those familiar with Spanish to adjust to how Mexicans speak. English is widely spoken and understood in the main cities and tourist areas.

## Social etiquette and cultural faux pas

Adjusting to a new culture can take time. Here are some pointers to help ease the process of integrating into life in Mexico:

- Mexicans are passionate communicators and they tend to be loud and expressive when talking. They also stand close together when in conversation. It's best not to try move away, as this can be considered rude.<sup>1</sup>
- Punctuality is something taken rather lightly in Mexico and it's not unusual to show up late to a party or other social occasion.
- Mexicans have a strong sense of national identity and are proud of their hard-won independence. It's best to avoid comparing anything in Mexico to that of the USA.<sup>2</sup>

## Eating

An interesting blend of indigenous and Spanish influences,

<sup>1</sup> [http://www.ediplomat.com/np/cultural\\_etiquette/ce\\_mx.htm](http://www.ediplomat.com/np/cultural_etiquette/ce_mx.htm)

<sup>2</sup> [http://www.ediplomat.com/np/cultural\\_etiquette/ce\\_mx.htm](http://www.ediplomat.com/np/cultural_etiquette/ce_mx.htm)

Mexican food is famous the world over. Local cuisine consists of colorful and spicy dishes that include a generous use of tomatoes, beans, chili, peppers and cheese. Corn is a staple of Mexican dishes and is used to make tortillas, a thin, round pancake-type flat bread, that is filled with meat and other ingredients to become tacos, enchiladas or quesadillas.<sup>3</sup> Guacamole, made from avocados, and salsa, which consists of chopped up tomatoes, onion and cilantro (coriander), are favorite side dishes, while rice is also a regular feature on Mexican tables. Mexican street food offers a great opportunity to sample the local cuisine, with vendors a common site on Mexican sidewalks.<sup>4</sup>

## Drinking

Drinking is an important element of the Mexican social scene. The country is famous for its tequila, which is made from the agave cactus that grows widely across the country. While worldwide, tequila is typically downed in one go, Mexicans take a more leisurely approach to drinking the liquor, with a traditional cantaritos (clay) pot filled with a powerful cocktail of tequila, ice, soda and fruit juice, a popular way of enjoying it.<sup>5</sup> Margarita cocktails, also made from tequila and fruit juice, are especially refreshing on a hot summer's day. Horchata is another common local drink. It's made from rice and cinnamon, and sometimes vanilla.<sup>6</sup> Beer is widely consumed, with the local Corona and Tecate brands being the most popular, but craft beer is also growing in popularity.

<sup>3</sup> <http://www.everyculture.com/Ma-Ni/Mexico.html>

<sup>4</sup> <http://www.facts-about-mexico.com/mexican-food.html>

<sup>5</sup> <https://theculturetrip.com/north-america/mexico/articles/how-to-drink-tequila-like-a-mexican/>

<sup>6</sup> <http://www.facts-about-mexico.com/mexican-culture.html>



## Holidays

A number of public holidays in Mexico<sup>7</sup> coincide with important dates on the Christian calendar, while others commemorate important people and events in Mexico's history. Celebrations in Mexico are traditionally called fiestas and consist of colorful parades and pageants.

New Year's Day - 1 January

Constitution Day - 6 February

Benito Juarez Birthday - Third Monday in March

Maundy Thursday - March/April

Good Friday - March/April

Labor Day - 1 May

Independence Day - 16 September

Revolution Day - Third Monday in November

Day of the Virgin Guadalupe - 12 December

Christmas Day - 25 December

## Transport

Mexico's public transport system is extensive and efficient, making getting around the country easy and affordable. However, a good knowledge of Spanish may be needed to navigate the system.

Driving in Mexico can be a daunting experience and if living in a major city, it may be possible to get by without a car. It's best to stick to toll roads if one is unfamiliar with Mexican streets and unable to speak Spanish. It's a good idea to keep pesos in the vehicle, which are the only currency accepted at tolls. Police checkpoints are also common in Mexico and these should be approached with caution; drivers should always carry their driver's license and proof of insurance with them.

An extensive bus network traverses the country, while each city has local bus services, including minibuses that operate along set routes. Mexico City, Monterrey and Guadalajara also all have metro systems, which are the best way for expats to get around these cities.

Owing to the country's large size, air travel is often the best means of travel between major centers. There are a number of domestic airlines offering reasonable rates.<sup>8</sup>

## Getting in touch

Mexico has an established telecommunications sector and keeping in touch will be easy, although connectivity may be limited in more rural areas.

<sup>7</sup> <https://www.timeanddate.com/holidays/mexico/>

<sup>8</sup> <http://www.expattarrivals.com/mexico/transport-and-driving-in-mexico>

## Telephone

Telmex has the monopoly on the telecoms industry in Mexico, but the market is becoming more diverse with Movistar and AT&T providing the biggest competition. Expats will have the option of various prepaid and contract deals.<sup>9</sup>

## Internet

The country has a competitive internet market with a wide range of providers and packages to choose from. The main service providers include Axtel Extremo, Iusacell Enlace and Telmex.

## Postal Services

Correos de Mexico is the national postal service in Mexico. Although it can be slow, services are generally efficient. There are also a number of private courier services to choose from for priority post.

## Employment

### The job market

Over the years, Mexican industry has been integrated into the economies of the US and Canada, and has become a common branch location for large international companies. With cheaper manufacturing and labor costs, many large US companies have moved their operations to Mexico, and this has created opportunities for expat professionals. The manufacturing and IT sectors are popular with expats, as are tourism and hospitality, while many other foreigners move to Mexico to teach English.

### Income tax

Income tax in Mexico is determined on a progressive scale that is dependent on one's income. Tax rates range from 1.92 to 35% for tax residents and 15 to 30% for non-residents.<sup>10</sup> A person is considered a tax resident in Mexico if they have their home in Mexico and the center of their vital interests lie in Mexico, i.e. more than 50% of their income is derived in Mexico within a calendar year and Mexico is the primary place of their professional activities.<sup>11</sup>

Taxes in Mexico, especially for retired expats and home owners, can be complicated and expats are advised to hire the services of a professional tax consultant to assist in this regard.

<sup>9</sup> <https://www.budde.com.au/Research/Mexico-Telecoms-Infrastructure-Operators-Regulations-Statistics-and-Analyses>

<sup>10</sup> <https://internationalliving.com/countries/mexico/taxes/>

<sup>11</sup> <http://taxsummaries.pwc.com/ID/Mexico-Individual-Residence>

## Business etiquette

Business in Mexico is largely built around personal relationships, and networking is central to doing successful business. Management structures in Mexico are hierarchical, and can be somewhat patriarchal. While business etiquette is formal, it still involves a sense of genuine warmth and friendliness between individuals.

Although many businesspeople can speak English, especially in the larger, multinational cities, business is largely conducted in Spanish and expats wanting to fully integrate into the business environment should learn to speak Spanish.

Communication in Mexico tends to be more indirect and it's rare to hear a firm "no" to a request, with a more diplomatic approach being the norm when it comes to business meetings and decisions. Displays of emotion are also common, and may take time for expats to get used to if accustomed to a more reserved business environment.

As is the Latin tradition, business attire is smart and formal, with an emphasis on style. Men wear ties and dark colors, while women also dress smartly and stylishly. Business greetings usually involve a handshake with a slight bow. It's important to use someone's title when greeting them, as this is a sign of status and is highly valued.<sup>12</sup>

## Retirement

Thanks to a warm climate, relaxed lifestyle and affordable cost of living, Mexico is a very popular destination for international retirees, especially those from the USA and UK. Popular towns include Cancun, Playa del Carmen, Tulum, Puerto Vallarta and San Miguel de Allende. Expats wishing to retire in Mexico will need a permanent residence visa as there's no visa specifically related to retirement.

## Finance

### Currency

The official currency in Mexico is the Mexican Peso (MXN), referred to simply as the peso, which is divided into 100 centavos.

Money is available in the following denominations:

- Notes: MXN 20, 50, 100, 200, 500 and 1,000
- Coins: MXN 1, 2, 5, 10, 20, 50 and 5, 10, 20 and 50 centavos

### Cost of living

The cost of living varies substantially across the country but, overall, the country offers expats a very affordable lifestyle.

<sup>12</sup> <http://www.expatarrivals.com/mexico/doing-business-in-mexico>

Although likely to be the largest monthly expense, accommodation is generally good value for money and many expats end up purchasing their own property rather than renting. Local produce is affordable and eating out can be quite reasonable if steering clear of the tourist hubs.

Mexico has a reliable and affordable transport system, with many expats purchasing their own vehicle. On the other hand, schooling will be expensive for those sending their children to an international school.<sup>13</sup>

## Banking

Banking in Mexico is generally straightforward and expats have a variety of both local and international banks to choose from. The largest banks in Mexico include BBVA Bancomer, Banamex and Banco Azteca. International banks, such as HSBC, have branches in Mexico and are popular with expats, but don't necessarily provide better service than local banks.

In order to open a bank account, expats will need their visa, identification and proof of a Mexican address, along with an initial deposit. Banks may also require that expats provide two references from referees who can vouch for them financially.<sup>14</sup>

## Health

Healthcare in Mexico is both of a high standard and affordable. Mexican doctors are well-qualified, with many having trained abroad and able to speak English. This has led to the country becoming a popular destination for medical tourism, especially for Americans who travel south of the border in search of cheaper medical care.

Public healthcare is subsidized by the government and expats who are employed in Mexico are eligible for Instituto Mexicano de Seguro Social (IMSS), which is the national healthcare program. IMSS is funded partly by employees and partly by their employer, with contributions automatically deducted from monthly salaries.

### Private Medical Insurance

Private healthcare in Mexico is also excellent, and despite having access to public healthcare, the majority of expats still opt to utilize private facilities. This comes at a higher cost and comprehensive private health insurance is essential.

<sup>13</sup> <http://www.expatarrivals.com/mexico/cost-of-living-in-mexico>

<sup>14</sup> <http://www.expatarrivals.com/mexico/banking-money-and-taxes-in->



## Pharmacies

Pharmacies are easily available in Mexican cities, although they may be hard to come by in more rural areas. Expats will find most over-the-counter medications available, and usually at a much lower cost than they're used to.<sup>15</sup>

## Health Risks

There is a risk of mosquito-borne diseases such as malaria, dengue fever and chikungunya, but these are usually concentrated in certain areas and at specific times of the year. Areas most at risk include Chihuahua, Chiapas, Durango, Nayarit and Sinaloa. Expats should ensure that they take adequate precautions to avoid being bitten by mosquitoes.<sup>16</sup>

## Vaccinations

There are no required vaccinations for Mexico, but expats should ensure that all routine vaccinations are up to date, and should consider vaccinations for hepatitis A, hepatitis B, rabies and typhoid.<sup>17</sup>

Some private hospitals in Mexico don't accept international health insurance, and patients will have to pay for their treatment upon release from the hospital and then subsequently claim from their health insurance provider.

## Emergencies

The general emergency number in Mexico is 066. Emergency services are available but response times can be slow.

<sup>1</sup> <https://www.expatisan.com/cost-of-living/mexico-city>

[https://www.numbeo.com/cost-of-living/country\\_result.jsp?country=Mexico](https://www.numbeo.com/cost-of-living/country_result.jsp?country=Mexico)

<sup>15</sup> <http://www.expatarrivals.com/mexico/healthcare-in-mexico>

<sup>16</sup> <https://www.passporthealthglobal.com/2015/09/6-things-you-must-know-before-travelling-to-mexico/>

<sup>17</sup> <https://wwwnc.cdc.gov/travel/destinations/traveler/none/mexico>

