

USA

An everyday guide to
expatriate life and work.

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Quick facts¹

Capital: Washington DC

Population: About 335 million

Major languages: English and Spanish

Major religions: Christianity

Currency: US Dollar

Time zone: Six time zones: Eastern Time is GMT -5, Pacific Time is GMT -8, Central Time is GMT -6, Mountain Time is GMT -7, Alaska is GMT -9, and Hawaii is GMT -10. Daylight saving time sets the clocks back by an hour between March and November in all states except Arizona and Hawaii.

Emergency number: 911

Electricity: 120 volts, 60Hz. Standard plugs have two flat pins but three-pin plugs are also used.

Drive on the: Right

¹<http://www.expattarrivals.com/the-usa/essential-info-for-the-usa>

The United States continues to be a favorite expat destination. Those taking the plunge will find themselves in the world's largest and most vibrant economy, where opportunities abound, particularly for those with an entrepreneurial spirit and the drive to succeed.

From its iconic city skylines, to famous celebrities, fashion brands, sporting stars and politics, many expats will likely already be familiar with contemporary American culture, making the transition to live there somewhat easier. Nevertheless, stretching over 3,000 miles from the Pacific to the Atlantic Ocean, and with almost every culture on Earth represented among its population of

335 million people, it's hard to generalize about life in the USA. However, there are still many characteristics of this vast country that make it unique.

From visas to business and cultural etiquette, the climate and finding a home, schools and hospitals, this guide will cover all the basics that expats need to know about making the most of their new life in the USA.



Getting started

Climate and weather

Thanks to its tremendous size and geographic diversity, the climate varies considerably across the USA. In general, the climate is temperate, but ranges from both extremes with arctic conditions in Alaska to humid subtropical climates in the Gulf and South Atlantic states.¹ The Midwest can experience frequent tornados from April to June, while hurricanes are common along the southern East Coast and Gulf of Mexico in the early summer.

The northern and eastern states experience the coldest winters, with temperatures often falling below freezing; heavy snowfall is common across these regions in the winter. The Northwest Pacific region is the wettest part of the country, receiving scattered rain showers throughout the year.

The southern states are quite the opposite, with temperatures rarely dropping below freezing. Summer is generally hot across the USA; the southern plains experience hot and humid conditions, while the southwest tends to be hot and dry. Spring and autumn (fall) are both generally quite mild and dry across the USA.²

¹<https://www.path2usa.com/usa-climate>

²<http://www.worldatlas.com/webimage/countrys/namerica/usstates/usweather.tn>

Visas

The USA has a visa waiver list that includes a number of countries whose nationals are able to travel to the USA for a vacation or business for up to 90 days without a visa. Expats from countries not on this list need to apply for a visitor visa before they travel.

Anyone planning on being employed in the USA needs a work visa. There are various non-immigrant work visas to choose from and expats must apply for the appropriate visa based on the specific type of work they intend to do.

For those looking to become permanent residents, the process involves either an employment-based application, a family-based application, or the green card lottery. The

process can be lengthy and requires accurate information supported by additional documentation.¹

Accommodation

When it comes to accommodation, expats are not likely to struggle to find something well-suited to their individual needs and budget, as there is a vast array of options. Although expats are likely to rent a property when they first arrive, it's quite common for those staying long-term to purchase a property.

Finding a place to rent should be a relatively easy process. There are plenty of options so start by looking online. Real estate agents are very helpful when it comes to finding accommodation, especially for those wishing to buy property.

Once expats have found a property they'd like to rent, they will have to tender a lease application. This usually takes the form of a generic document known as a State Rental Agreement. Lease agreements are generally signed on a six-month or one-year basis. Whether or not the tenant will be liable for utilities such as gas, electricity and water will depend on the specific rental agreement signed.²

Schools

There is a huge range of options when it comes to schooling in the USA, including public, private and international schools. Home-schooling is also gaining popularity in the USA. Regulations vary across different states, but in most cases schooling is compulsory for all children from age five to 16 and the system is divided into three levels: elementary, middle and high school. The school year usually begins in August or September and runs to May or June the following year, with the main holidays taking place over the summer months.

Expat students are eligible to attend a public school in their local area and the registration process is usually very straightforward. The standard of public education varies dramatically across the USA, but generally, as public schools are mostly funded by property taxes, schools in wealthier suburbs are likely to have better facilities.

Private schools are another option for expats. These can offer a higher standard of education and access to better facilities and extra-curricular activities, but parents pay high fees and competition for places at the best schools is tight. International schools are also found in major US cities, and are a good option for those planning to stay for the



short-term or wanting their children to continue the curriculum from their home country. But again, competition may be high and parents should expect to pay high fees. It's best to apply at one's chosen school well in advance as some of the best schools may have long waiting lists.³

¹ <http://www.expatarivals.com/the-usa/visas-for-the-usa>
² <http://www.expatarivals.com/the-usa/accommodation-in-the-usa>
³ <http://www.expatarivals.com/the-usa/education-and-schools-in-the-usa>

Culture

Perhaps more than in any other country in the world, American culture is a global mishmash of customs, traditions, languages and beliefs. But the American culture still has unique attributes, and expats will likely find themselves already familiar with American fashions, entertainment, food and traditions.

Language

The USA is a real melting pot of cultures and there is no one official language. However, English is the most commonly spoken language, and is the language used for government and official purposes. Spanish and Chinese are the second and third most spoken languages, respectively.¹

The American style of communication is generally very direct and honest. While this can come across as rude to some, locals rarely mean any harm, and are usually friendly and open.²

Social etiquette and cultural faux pas

Although much of the American cultural norms and etiquette may be familiar to expats, here are a few things to note to help ease the transition and avoid some common social blunders:

- Americans value punctuality and find it disrespectful for people to arrive late to an appointment, whether at work or for social occasions.
- A firm handshake is the preferred greeting for most Americans, although friends and family may hug or kiss each other.
- Direct eye contact is the norm when talking to Americans.
- Americans value free speech and healthy debate. But at the same time, political correctness is important and politics and religion are often contentious subjects in the USA, as are race and sexual orientation.
- Americans like privacy and personal space so it's a good idea to keep a respectable distance when in conversation.
- Americans don't have as many customs or taboos when it comes to gift giving as one may find in other cultures. While some companies have policies that discourage their staff from giving or receiving gifts, if invited to an American's home, it's a good idea to take a gift such as flowers, wine, chocolates or a small token from one's home country.³

Eating

Thanks to its multicultural population, American cuisine is a real mix of flavors from around the world. But there are those

foods that expats will recognize as quintessentially American such as hamburgers, hot dogs and the family-favorite, mac and cheese.

A number of distinct styles of cooking have developed over the years. Southern-style cooking, often called American comfort food, is rich in spicy flavors and often deep fried. Good old-fashioned Southern cooking consists of dishes such as fried chicken, corn bread and collard greens. Tex-Mex is another style known for its spicy flavors, thanks to its Spanish and Mexican roots, and includes popular components like burritos, beans and chilli.⁴

Americans like to eat and expats may find themselves overwhelmed by the sheer variety of options and large portion sizes when it comes to food. Fast food is a way of life and there are plenty of restaurants and take-out venues for dining convenience.

Drinking

Each state has its own laws regarding alcohol, but the legal drinking age in the USA is generally 21. Drinking is part of American culture whether it's a business meeting over drinks or a social gathering to celebrate a special occasion, but overindulging is frowned upon and consuming alcohol in public is illegal. Alcohol is served in restaurants and beer and wine can normally be purchased at grocery stores, but hard liquor is usually only available at specialty liquor stores.⁵

Holidays

The USA enjoys a number of annual national holidays to commemorate significant and historic dates and people. Americans are very patriotic and this is widely displayed on national days such as Independence Day and Labor Day, while Thanksgiving and Christmas are traditionally a time when Americans travel to celebrate and be with their family. Although not a national holiday, Halloween, at the end of October, has also become a significant celebration across the country.

New Year's Day – 1 January

Martin Luther King Day – Third Monday of January

President's Day – Third Monday of February

Memorial Day – Last Monday of May

Independence Day – 4 July

Labor Day – First Monday of September

Columbus Day – Second Monday of October

Veterans Day – 11 November

Thanksgiving Day – Fourth Thursday of November

Christmas Day – 25 December

¹ <https://www.livescience.com/28945-american-culture.html>

² <http://www.commisceo-global.com/country-guides/usa-guide>

³ http://www.ediplomat.com/np/cultural_etiquette/ce_us.htm

⁴ <https://www.livescience.com/28945-american-culture.html>

⁵ http://britishexpats.com/wiki/Alcohol_in_America

Transport

From the convenience of driving a personal vehicle to the many forms of affordable public transport, it's easy to get around. A car may not be a necessity for those living in one of the larger metropolitan areas as they usually have extensive local and regional public transport networks consisting of trains and buses. Expats living in a smaller location are likely to need a car to do anything that isn't within easy walking distance.

The country's systems of roads and highways are relatively easy to navigate and gas prices are reasonable. Cars drive on the right-hand side of the road.

Expats who already have a driver's licence from their home country are usually permitted to drive in the USA, as long as their driver's licence remains valid and they do not become a resident of the state they are driving in, in which case they will need to visit the local Department of Motor Vehicles in order to obtain a local licence.⁶

Getting in touch

Sophisticated technology is part of everyday life in the USA and with an advanced telecommunications infrastructure, expats will find it easy to keep in touch.

Telephone

Telephone services in the USA are provided by private companies, and it's relatively easy to organize a phone line connection. Customers can choose from a range of different packages which may include unlimited calls for a monthly fee or per-minute billing options.

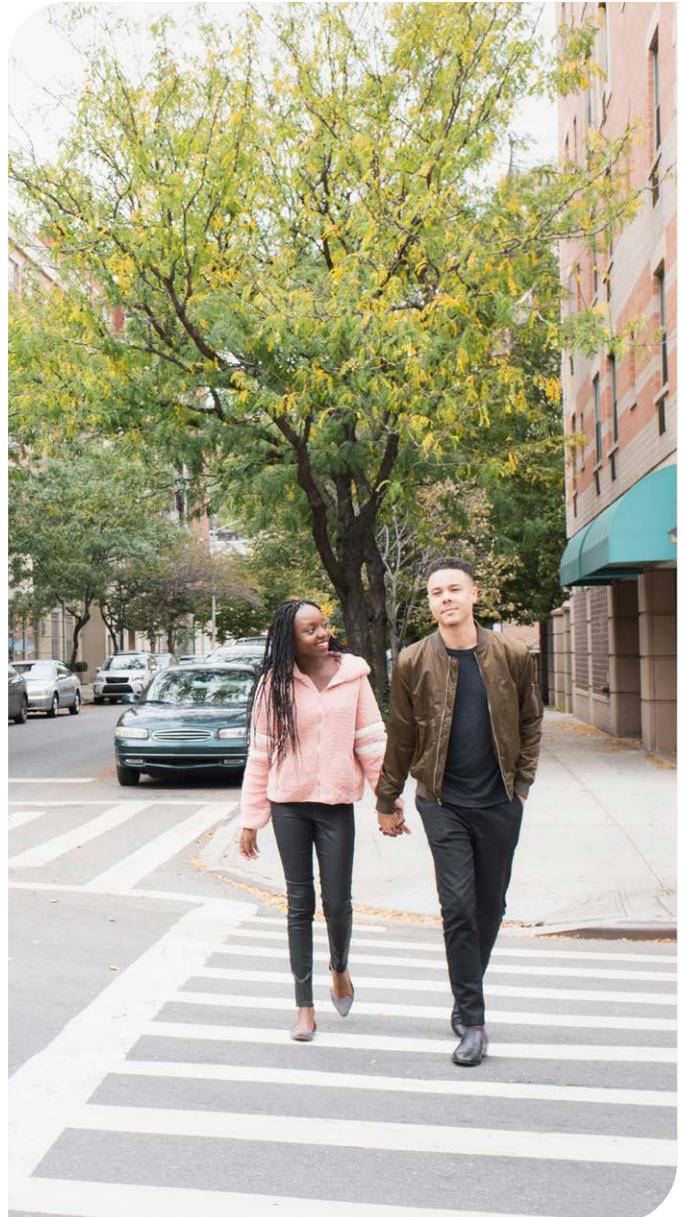
The USA has fast and reliable mobile telephone networks and the use of traditional landline phones is rapidly giving way to mobile technology. While there are many smaller and regional service providers, AT&T, T-Mobile, Verizon Wireless and Sprint are the four largest service providers and expats can choose between various competitive pay-as-you-go and contract deals.⁷

Internet

Internet services are widely available and provided by private companies. Many Americans also access the Internet through their smartphones. Service providers vary by region, with some of the biggest including Xfinity, AT&T Internet, Verizon and Starlink.⁸

Postal Services

The United States Postal Service is responsible for providing postal services in the USA. Expats will find post offices in every town and city; they're open weekdays and Saturday mornings, with some in large cities operational 24/7. Houses and apartments will have a mailbox which residents can use to both receive and post their mail. Mailboxes are also available at post offices to deposit mail. There are also a range of courier companies that provide fast and efficient services across the USA.⁹



⁶ <http://www.expatarivals.com/the-usa/transport-and-driving-in-the-usa>

⁷ <https://www.immihelp.com/newcomer/telephone.html>

⁸ <http://www.practicalecommerce.com/20-Top-Internet-Service-Providers>

⁹ <https://www.immihelp.com/newcomer/postal-mail-services-usa.html>

Employment

The job market

The American economy is comprised of many different industries that are largely driven by regional location. East Coast cities, such as New York and Boston, are strong financial players, the Midwest heartland lays claim to sectors relating to agriculture and natural resources, and the West Coast metropolises, such as Los Angeles and San Francisco, are famous for technology and entertainment.

Over the last few decades, manufacturing has been increasingly outsourced abroad, and although there is now a move to reverse this trend, most work opportunities are in the service sector. The demand for employees in the medical profession is on the increase and there continues to be high demand for skilled professionals in the burgeoning IT sector.¹

Income tax

Income tax in the USA is complex and it's advisable to hire a tax planner specialising in expat taxes. Individuals are subject to federal tax at graduated tax rates that vary from 0 to 37% of the individual's income. In addition, tax payers are also subject to Social Security and Medicare (FICA) taxes.²

The determination of tax residency is important as residents are subject to tax on their worldwide income in the same manner as US citizens. Individuals who are not considered residents for tax purposes are classified as "non-resident aliens" and are subject to tax only on income derived from sources within the United States. Non-resident expats may also be exempt from some forms of taxation such as Social Security and Medicare.³

Retirement

The USA is not typically a retirement destination for expats and there are no special visa options for those seeking to retire there. In fact, many Americans in search of a more affordable cost of living seek retirement opportunities abroad. But there are parts of the country that have become popular for foreign retirees, such as Florida, thanks to its more affordable housing market and warm climate.⁴

Business etiquette

Business culture and practices vary dramatically across the US, and especially between the East and the West coasts, but there are a number of general traits to American business culture, regardless of where in the country one does business.

Business culture in the USA is incredibly individualistic. An entrepreneurial spirit is celebrated and the working world rewards go-getters, while those who lack independence and self-reliance lag behind. Status and age are largely obsolete, and instead, merit, experience and past achievement are the vehicles for advancement.

Management is somewhat egalitarian, but ultimately big decisions and the responsibility for failure and success fall onto the shoulders of "the boss". Americans tend to be very direct in the way they communicate and value logical thinking. Those able to express their opinions clearly and in a straightforward manner will find they can command greater respect in American business circles. Much of the USA's business culture is based on the notion that time is money and expats will find that business associates get annoyed with those who waste time and beat around the bush.

Punctuality is valued in the USA, so expats should ensure they are never late for business meetings. Arriving late to an appointment will be regarded as a sign of disrespect. While business meetings may appear somewhat relaxed at times, they are taken seriously. Business tends to be conducted quite quickly and Americans prefer to keep small talk to a minimum. In the USA, the focus tends to be on reaching an agreement and signing a contract as soon as possible rather than building a relationship.

It's also common for business to be conducted in a more informal setting outside the office, over lunch or drinks. While it is always best to address business associates formally using their title and surname at an initial meeting, expats are likely to find that American business associates will insist on being called by their first names.⁵

¹ <http://www.expatarrivals.com/the-usa/working-in-the-usa>

² <https://www.nerdwallet.com/article/taxes/federal-income-tax-brackets>

³ <https://www.irs.gov/individuals/international-taxpayers/determining-alien-tax-status>

⁴ <https://www.the-american-dream.com/retire-to-the-usa/>

⁵ <http://www.expatarrivals.com/the-usa/doing-business-in-the-usa>

Finance

Currency

The official currency is the US Dollar (USD), which is divided into 100 cents.

Money is available in the following denominations:⁶

Notes: 1, 2, 5, 10, 20, 50 and 100 USD

Coins: 1, 5, 10, 25 and 50 cents, and 1 USD

Cost of living

The cost of living in the USA varies widely across the country. The major cities, such as New York, San Francisco and Los Angeles, are considered among the most expensive to live, and in general, the cost of living in a major city can be as high as 50% more than the national average. This is mostly thanks to high property prices; a cost that can be somewhat alleviated by living outside of city centers.

Other major expenses may be a motor vehicle, especially for those living outside a major metropolitan area, and schooling, for those who choose to send their children to a private or international school. Healthcare is another major expense to consider as there is no universal public healthcare system, so expats should ensure that they have comprehensive health insurance.

Groceries and household goods are reasonably priced and there is a vast array of shops to search for a bargain. There are also plenty of large home stores that sell in bulk, something Americans are fond of doing.

Banking

Banking in the USA is extremely competitive and an array of services and rates can make choosing where to open an account confusing. It's often easier to maintain an overseas account, open a US-based account at the same bank and transfer money back and forth overseas. It is possible to relocate successfully without opening an American account, and expats on short stays usually choose to use their overseas account.⁷

Generally, to open a bank account in the USA, expats will need their passport, immigration information, Social Security number and proof of address.

⁶ <https://www.uscurrency.gov/seven-denominations>

⁷ <http://www.expatarrivals.com/the-usa/banking-money-and-taxes-in-the-usa>

Cost of Living Chart

Prices vary dramatically across the country but the list below shows average prices in the USA for February 2023.¹

Accommodation (monthly rent in good area)

Three-bedroom apartment in city center USD 3,040

Three-bedroom apartment outside the city center: USD 2,440

Groceries

Eggs (dozen) USD 4.40

Milk (1 liter) USD 1

Rice (1kg) USD 4.56

Loaf of white bread USD 3.55

Chicken breasts (1kg) USD 12

Eating out

Big Mac Meal USD 10 Coca-Cola (330ml) USD 2.36

Cappuccino USD 4.80 Bottle of local beer USD 6

3-course meal for two at a mid-range restaurant USD 75

Utilities

Mobile Phone Monthly Plan (average per month) USD 44

Internet (average per month) USD 70

Basic utilities (per month for small apartment) USD 189

Transportation

Taxi rate (per kilometer) USD 1.68

Bus/train fare in the city center USD 2.50

Petrol/gasoline (per liter) USD 1

¹ https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States

Health

The standard of medical facilities in the USA is excellent. Patients who can afford it will have access to some of the best medical technology. Doctors are highly trained and many of the best specialists can be found in the USA. Nevertheless, healthcare in the USA is a contentious issue. The majority of hospitals are privately owned and health services can be expensive; many expats may be surprised by the lack of government assistance when it comes to providing or paying for services.¹

Private Medical Insurance

There is no universal healthcare coverage in the USA and it's important that expats have private medical insurance, which should be arranged before arriving in the country. Except in an emergency, patients are not treated without prior payment, evidence of insurance or a deposit. Expats who receive any sort of medical treatment in the USA must keep all their receipts in order to make an insurance claim.

Emergencies

Emergency medical services in the USA are regulated by individual state governments and, by law, must be provided to anyone in need. In the case of a medical emergency, an ambulance can be requested by dialling 911. Paramedics in the USA are highly trained and can provide an excellent level of care at the scene of an accident.

Pharmacies

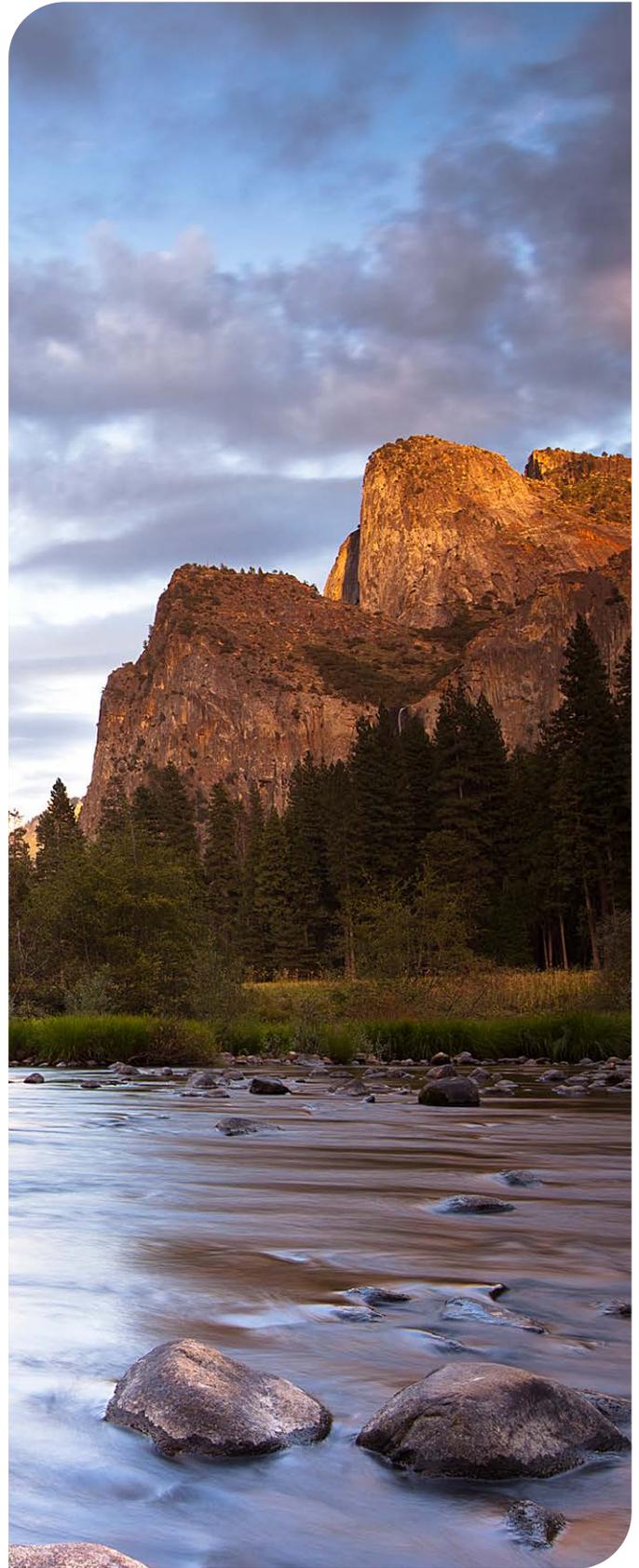
Pharmacies can easily be found in American towns and cities. They're usually located in drug stores, grocery stores and large department stores, as well as attached to hospitals and medical clinics. All prescription medicines are available at a pharmacy in the USA. But medicines are generally expensive, so it's best to keep all receipts in order to claim the costs from the health insurance provider.

Health Risks

There are no major health concerns for expats. Tap water is generally considered safe to drink.

Vaccinations

There are no specific vaccination requirements for the USA, but vaccinations are recommended against diphtheria, measles, poliomyelitis and rubella.² Schools in the USA may also require that children are immunised against tetanus, pertussis and mumps. Expats should visit a healthcare professional before departure to ensure that all routine vaccinations are up to date.



¹ <https://www.expatarrivals.com/americas/usa/healthcare-usa>

² <https://www.fitfortravel.nhs.uk/destinations/north-america/united-states-of-america>