

# ECUADOR

An everyday guide to expatriate life and work.

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# ECUADOR COUNTRY GUIDE

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

**Capital:** Quito

**Population:** 16.8 million

**Major language:** Spanish

**Major religion:** Roman Catholicism

**Currency:** US dollar (USD)

**Time zone:** GMT-5

**Emergency number:** 911

**Electricity:** 120V, 60Hz. Plugs have two or three flat blades.

**Drive on the:** Right

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

## Overview

Thanks to its mild weather, low cost of living and beautiful scenery, Ecuador is fast becoming a popular expat destination. With the magnificent Andes mountain range running through central Ecuador, the country also boasts a long western coastline and the breathtaking Amazon rainforest towards the east. There's a wide variety of lifestyles to choose from, whether expats opt for a sleepy seaside town or a buzzing metropolis such as Quito, Guayaquil or Cuenca.



Though opportunities for work in Ecuador can be limited, there are certain niche areas where expats are more likely to find employment. The market for teaching English to locals is continually growing, and expats with a good command of English or another foreign language are often in demand in the tourism industry. Salaries are generally not on par with what an expat might earn back home for doing similar work, but are still more than adequate for life in Ecuador, as the cost of living is low, even compared to many other South American countries.

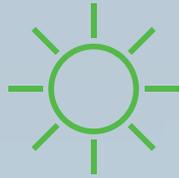
Ecuadorian culture can take a little time to get used to, particularly for expats accustomed to having every convenience at their fingertips. Accepting the slower pace of life and letting go of impatience goes a long way to easing the transition. On the upside, expats are sure to make fast friends with locals, who are friendly and hospitable.

This guide provides an overview of expat life in Ecuador – from accommodation, visas and education to culture differences and business etiquette.



## Getting started

### Climate and weather



Despite being relatively small geographically, Ecuador's climate varies significantly with three main climactic regions being present. The coast has a tropical climate with warm weather year-round, along with distinct wet and dry seasons. The Andes mountain range runs through central Ecuador, and the high altitude of towns and cities in this area means that they experience a cooler climate than that of the coastal regions. Towards the east, the Amazonian rainforest has an equatorial climate, characterized by lots of rain and humidity.<sup>1</sup>

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<sup>1</sup> <https://www.climatestotravel.com/climate/ecuador>



## Visas

Nationals of all but a few countries will be able to enter Ecuador without a visa for short visits of 90 days or less. There are certain conditions to abide by, though. Firstly, travelers' passports must be valid for six months or more after the date of entry. In addition, travelers must have proof of onward travel as well as proof of health insurance. No work can be undertaken during this time.<sup>1</sup>

Expats who wish to take up employment in Ecuador will need to obtain a work visa. To do so, they must already have a job in hand as the employing company will need to provide certain documents for the work visa application.<sup>2</sup>

## Accommodations

There's a good variety of accommodation available in Ecuador, with a range of options to suit each budget. Expats can splurge on inner-city executive apartments or sprawling beachside villas, or opt to save a few dollars by living in smaller beachside communities or shared premises. Either way, expats will find that buying or renting accommodation in Ecuador comes at a far lower price than in Western Europe or North America. It's relatively easy for foreigners to buy property in Ecuador, and most expat retirees find this to be the best option, while those in the country on short-term assignments for work generally prefer to rent.

As with many South American countries, the best way to find somewhere to live is often by word of mouth – coworkers, friends and even local shopkeepers may have a few tips. Otherwise, expats can choose to go through a real estate agent or peruse online property portals and local newspapers.

When viewing a potential new home, and especially when it comes to negotiation and drawing up the contract, it's vital that expats bring along an Ecuadorian to avoid the notorious "gringo tax" – a tongue-in-cheek term for the inflated prices unscrupulous locals tend to charge foreigners. In addition, leases are in Spanish, and it's important that expats understand the terms fully. The standard deposit is three months' worth of rent. In some cases, the monthly rental price may include utilities like gas and electricity, but these expenses are usually paid separately by the tenant in addition to rent.<sup>3</sup>

<sup>1</sup> <https://www.gov.uk/foreign-travel-advice/ecuador/entry-requirements>

<sup>2</sup> <http://www.embassyecuador.eu/site/index.php/en/visas-2?showall=1&limitstart=>

<sup>3</sup> <http://www.expatarrivals.com/ecuador/accommodation-in-ecuador>

## Schools

The quality of public education in Ecuador is relatively low as many schools lack adequate funding and resources. In addition, there may be a language barrier. In the early years of schooling, teaching is initially completely in Spanish, with bilingual education in Spanish and English beginning early in primary school.<sup>4</sup>

Many expat parents find international schools to be a suitable alternative to the public education system. These schools teach a foreign curriculum such as that of the US or the UK, or offer other globally recognized certifications like the International Baccalaureate.

Quito has the country's highest concentration of international schools, but there are also several in Cuenca and Guayaquil. As is the trend worldwide, fees at such schools are usually high. In addition, seats are limited and admission into the country's most respected schools can be competitive, so it's best to plan well in advance and start the application process as soon as possible.<sup>5</sup>



<sup>4</sup> <http://www.escapeartist.com/ecuador/live/education-in-ecuador/>

<sup>5</sup> <http://www.livethelifeinecuador.com/expat-guide/international-schools-ecuador/>



## Culture

Life in Ecuador has a distinctly relaxed feel to it, and expats who are happy to go with the flow are sure to enjoy their time in the country. It can be a bit of an adjustment for those used to a faster pace of life, however. Luckily, in true South American style, most locals are friendly and willing to help, so if unsure of something, the easiest way to find out what to do is to ask. In the meantime, here are some tips for navigating Ecuadorian culture.

## Language

Spanish is spoken throughout Ecuador, except in remote areas with indigenous populations. Though it's possible to get by without speaking Spanish, it's advised that expats at least learn the basics as this will make day-to-day tasks a bit easier. Those who go a step further and work towards fluency in Spanish are likely to have a fuller experience in Ecuador. As a bonus, having a good grasp of Spanish is a distinct advantage when paying for just about anything, as non-Spanish speakers may be mistaken for tourists and overcharged. The Spanish spoken in Ecuador isn't vastly different to that spoken in Spain, although the accent can take some getting used to for those familiar with European Spanish.

## Social etiquette & Cultural faux pas

It's all too easy to make a social blunder in an unfamiliar country, particularly when there's a language barrier to contend with, too. Here are a few tips for socializing gracefully in Ecuador.

- Expats used to a fast-paced and deadline-driven lifestyle will have to adjust to what is known as la hora ecuatoriana – Ecuadorian time. Punctuality isn't much of a priority, and it's considered polite to arrive to social gatherings about 30 minutes to an hour after the appointed time.<sup>1</sup>
- Ecuadorians are known for being blunt and won't beat around the bush when it comes to topics such as one's weight, salary and personal life. Though some expats will feel that such questions and comments are inappropriate, they're generally intended as a way to get to know someone, so it's best not to take them to heart.<sup>2</sup>
- If invited to a local's home, it's polite to bring a small gift. Flowers such as roses are a good option, but lilies and marigolds have negative connotations and should be avoided. Alternatively, pastries, sweets and liquor also make good presents.<sup>3</sup>
- There's a prevailing culture of machismo in Ecuador, and expat women may find themselves the object of harmless gestures made with no malicious intent, though they can be unnerving. It's best not to show any response and simply keep walking.<sup>4</sup>

<sup>1</sup> <https://www.roughguides.com/destinations/south-america/ecuador/culture-etiquette/>

<sup>2</sup> [https://www.international.gc.ca/cil-cai/country\\_insights-apercus\\_pays/ci-ic\\_ec.aspx?lang=eng](https://www.international.gc.ca/cil-cai/country_insights-apercus_pays/ci-ic_ec.aspx?lang=eng)

<sup>3</sup> <https://www.commisceo-global.com/country-guides/ecuador-guide>

<sup>4</sup> <http://www.thecolleetourist.com/culture-shock-in-cuenca-ecuador/>

## Eating

Potatoes are the staple food in Ecuador, with over 200 varieties grown throughout the country. They're incorporated into most, if not all, of the three daily meals. Lunch is the main meal of the day and is usually made up of two courses, often beginning with a potato soup. Another notable potato dish is llapingachos, which are fried potato cakes stuffed with cheese.<sup>5</sup>

Thanks to Ecuador's favorable climate, fresh fruit and vegetables grow in abundance. There are familiar favorites like pineapple, banana and mango, but also new options to explore, such as naranjilla, taxo and uvilla.

With a long coastline, seafood is popular in Ecuador. Like many of its neighbors, the country takes pride in its own version of the popular South American dish, ceviche. Another must-try is bollos de pescado – fish and peanuts cooked in banana leaves.<sup>6</sup>

## Drinking

Beer is popular in Ecuador, and there are several local varieties to choose from. While local beers are pleasant enough, the more adventurous expat might dare to venture into the realm of local spirits. Perhaps the most famous of these is aguardiente – translated directly as “fire water”. An extremely strong spirit made from fermented sugarcane, it's not for the faint of heart.

Coffee lovers moving to Ecuador may be disappointed to know that although the country is one of the world capitals of coffee production, good coffee can be hard to find as all the best quality beans are exported.<sup>7</sup>

## Holidays

Ecuadorians love to celebrate, and public holidays in Ecuador are the perfect opportunity for expats to join in. Here's a list of yearly non-working days.<sup>8</sup>

New Year's Day – 1 January

Carnival – February/March\* (two days)

Good Friday – March/April\*

International Workers' Day – 1 May

Battle of Pichincha – 24 May

<sup>5</sup> <https://www.frommers.com/destinations/ecuador/in-depth/food--drink>

<sup>6</sup> <https://www.anywhere.com/ecuador/travel-guide/food-and-drink>

<sup>7</sup> <https://www.frommers.com/destinations/ecuador/in-depth/food--drink>

<sup>8</sup> <https://www.frommers.com/destinations/ecuador/in-depth/food--drink>

Independence Day - 10 August  
Independence of Guayaquil - 9 October  
All Souls' Day - 2 November  
Independence of Cuenca - 3 November  
Christmas Day - 25 December

## Getting in touch

The telecommunications industry in Ecuador is growing at a rapid rate, with access to mobile and internet services constantly expanding. As a result, expats should find it quite easy to keep in touch with loved ones back home and new friends alike.

### Telephone

Ecuador has a high rate of mobile phone penetration, and this sector has been a focus of development. Landlines are available but infrastructure is limited. There are three mobile service providers available: CNT, Claro and Movistar. All offer both prepaid and postpaid options.<sup>1</sup>

### Internet

More than 80% of Ecuador's population has access to the internet, with average speeds steadily increasing. In the cities, WiFi hotspots are easy to find. There are a large number of internet service providers in Ecuador, so it's often a good idea to ask coworkers or fellow expats for recommendations.<sup>2</sup>

### Postal services

Ecuador's postal service is generally reliable, but if an alternative is required, there are also numerous private courier companies operating in the country, such as DHL and FedEx.<sup>3</sup>

<sup>1</sup> <https://gringosabroad.com/cell-service-carrier-ecuador/>

<sup>2</sup> <https://www.life-in-ecuador.com/internet-in-ecuador.html>

<sup>3</sup> <https://www.lonelyplanet.com/ecuador/post>

## Transport

As a small country, it's generally easy to get around Ecuador. Local flights are available and cheap, but they aren't often necessary, with all domestic journeys clocking in at under an hour of flight time. To travel between cities, buses or cars are a good alternative.

Local public transport systems are generally well-developed, though options are limited. There aren't any

passenger train services besides those for tourists, but buses are affordable and cover many routes. Taxis are another option and are plentiful within cities.

Expats can drive using their existing license, but should be warned that the roads in Ecuador are intensely busy and local drivers can be erratic and unpredictable.<sup>1</sup>

## Employment

### The job market

Much of Ecuador's economy is based on exports - namely oil, gold, shrimp and bananas. Many expats moving to the country do so to work in skilled positions relating to the oil industry. However, opportunities can be limited and expats will need to have specialized knowledge to stand out from the pack. In addition, being able to speak Spanish is a sure way to up one's chances of securing a job.

On the other hand, strong native English speakers might be able find work in Ecuador's growing translation, education or tourism industries. In these kinds of jobs, speaking Spanish is much less of a concern. Teaching is a particularly popular choice among young adults looking to work and travel, but opportunities are open to all.<sup>2</sup>

### Income tax

Expats who live in Ecuador for 183 days or more per year are considered tax residents and are liable to pay tax on both their local and globally earned income. This is charged on a progressive scale ranging from 0 to 35%. Those in Ecuador for less than 183 days per year are not considered as residents for tax purposes, and pay a flat rate of 25% on locally earned income only.<sup>3</sup>

### Business etiquette

Ecuadorians like to move at their own pace, and this extends to business dealings. Meetings are likely to start later than the appointed time, and negotiation tends to be a long process. No amount of impatience will speed up either of these aspects of doing business, so it's best to accept them as the local way of doing things.<sup>4</sup>

Communication is often indirect and it can be difficult to know the true intention behind certain statements.

<sup>1</sup> <https://www.lonelyplanet.com/ecuador/practical-information/transport/getting-around/a/nar/c96913c7-c87e-427c-a9b5-0f2e75a6d86a/363337>

<sup>2</sup> <http://www.transitionsabroad.com/publications/magazine/0309/workinecuador.shtml>

<sup>3</sup> <http://taxsummaries.pwc.com/ID/Ecuador-Individual-Taxes-on-personal-income>

<sup>4</sup> [https://www.international.gc.ca/cil-cai/country\\_insights-apercus\\_pays/ci-ic\\_ec.aspx?lang=eng](https://www.international.gc.ca/cil-cai/country_insights-apercus_pays/ci-ic_ec.aspx?lang=eng)

Ecuadorians will always try to avoid conflict or confrontation, so outright refusal or rejection is rare. Instead, answers may be vague or evasive.

Companies in Ecuador have a distinct hierarchy when it comes to decision-making, and it is usually quite clear who makes the final choices. Status and seniority are greatly respected. Appearance is important and the style of dress tends to be formal and conservative. For men, dark business suits are the norm, while women should wear stylish (but not flashy) dresses or pantsuits.<sup>5</sup>

## Retirement

Ecuador is a popular retirement destination for expats, largely thanks to its low cost of living. Other advantages include the warm weather, high quality of healthcare and ease of travel to other South and Central American destinations. Expats can apply for a Pensioner Visa to retire in Ecuador.<sup>6</sup>

## Finance

### Currency

The US dollar (USD) has been Ecuador's official currency since 2000. Notes are identical to and interchangeable with those found in the US, but are subdivided into 100 centavos rather than 100 cents.<sup>7</sup>

The following denominations are available:

- Coins: 1, 5, 10, 25 and 50 centavos, and 1 USD
- Notes: 1, 2, 5, 10, 20, 50 and 100 USD

### Cost of living

Compared to major South American cities such as Buenos Aires, Sao Paulo and Santiago, the cost of living in Ecuador is relatively low, with the capital, Quito, being the most expensive place to live.<sup>8</sup> Cuenca and Guayaquil are also popular expat destinations, and can be a bit on the pricey side. Smaller rural or coastal towns have a lower cost of living and are especially popular with expat retirees who find their pensions can stretch much further in Ecuador than back home.

<sup>5</sup> [http://guide.culturecrossing.net/basics\\_business\\_student.php?id=60](http://guide.culturecrossing.net/basics_business_student.php?id=60)

<sup>6</sup> <https://internationalliving.com/countries/ecuador/visa/>

<sup>7</sup> <https://www.tripadvisor.com/Travel-g294307-s601/Ecuador:Banks.And.Money.html>

<sup>8</sup> <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

Accommodation is likely to be an expat's biggest expense, but prices vary widely and there's a lot of choice, so it's worthwhile for those on a budget to shop around. Utilities are inexpensive. Buying a car comes at a high price, but gas is cheap. Some expats, particularly those in small towns, will find they don't need a car. Healthcare is affordable and medication is cheap. Expat parents sending their children to an international school will have to expect pricey school fees.<sup>9</sup>

### Banking

Expats banking in Ecuador may face some limitations depending on their residency status. For instance, those without permanent residency, or a significant financial investment in Ecuador such as owning property, will be unable to open a current account. Instead, only a savings account is available.

To open an account, certain documents need to be presented at the bank, including one's passport, proof of residence and possibly letters of reference. Reputable local banks include Banco de Guayaquil, Banco de Pichincha and Produbanco. Tellers might not be able to speak English, so it's a good idea to bring along someone with a good grasp of Spanish.<sup>10</sup>

## Health

The quality of medical treatment in Ecuador is of a high standard and prices are extremely reasonable. It's common for Ecuadorian doctors, particularly specialists, to train overseas. As a result, care is of an international standard. Expats have the choice of opting into the public healthcare service for a monthly fee, but most expats prefer to purchase private insurance instead.<sup>11</sup>

### Private medical insurance

For a nominal fee, expats can join the national health insurance scheme, which allows access to the public system. However, waiting times can be long and most public system doctors only speak Spanish, so most expats prefer to use private healthcare services instead. Though even private healthcare is low-cost, private medical insurance is advised and is also available at a low cost.

<sup>9</sup> <https://internationalliving.com/how-much-does-it-cost-to-live-in-ecuador/>

<sup>10</sup> <http://www.escapeartist.com/ecuador/live/banking-in-ecuador/>

<sup>11</sup> <https://cuencahighlife.com/health-care-and-health-insurance-for-ecuador-expats-big-improvements-and-big-changes-change-the-landscape/>

## Emergencies

In a medical emergency, the number to dial is 911. Ambulances in cities arrive faster and are generally better equipped. There are private ambulance services available, which tend to be more reliable. It's best to keep the relevant contact numbers on hand in case of an emergency.<sup>13</sup>

## Health Risks

Quito is one of the world's most elevated capital cities, and expats may experience altitude sickness. When first entering the city, it's important to look out for signs of altitude sickness. Mild nausea, headache, fatigue and insomnia are fairly common and can be treated symptomatically, but if symptoms worsen rapidly or are accompanied by shortness of breath, medical help should be sought immediately.

Tap water in Ecuador isn't safe to drink, and expats should only consume bottled or disinfected water.<sup>14</sup>

## Vaccinations

No specific vaccinations are required to enter Ecuador, but it's recommended that routine vaccinations are kept up to date. This includes those for mumps, measles, rubella, polio, tetanus and chickenpox. In addition, vaccinations for typhoid and hepatitis A are recommended as these illnesses can be contracted through contaminated food and water in Ecuador.<sup>15</sup>

## Pharmacies

It's easy to find a pharmacy, especially in big cities. Pharmacists can give basic medical advice, though not all will necessarily be able to speak English. Many medications that would need a prescription elsewhere are available over the counter in Ecuador. However, expats should remain cautious and seek the advice of a doctor when taking potentially dangerous or addictive medication.<sup>16</sup>

13 <https://www.gringotree.com/understanding-ecuadors-emergency-medical-services-ems/>

14 [http://www.ecuadorexplorer.com/html/altitude\\_sickness\\_diseases.html](http://www.ecuadorexplorer.com/html/altitude_sickness_diseases.html)

15 <https://wwwnc.cdc.gov/travel/destinations/traveler/none/ecuador>

16 <https://internationalliving.com/countries/ecuador/health/>