

LIVING IN SOUTH AFRICA



Expats moving to South Africa will find a world of wonders within the borders of a single country. From its incredibly diverse topography to its 11 official languages, there is much to be enjoyed in the range and rhythm of life in Africa's southernmost country.

Retirees, ambitious young adults and established professionals are drawn by the wonderful climate, the relatively low living costs and the easy access to a luxurious lifestyle, all against an immensely scenic African backdrop. From bustling cities and quaint rural villages to sweeping game reserves with world-class lodges and pristine beaches all around its coast, South Africa offers expats an excellent quality of life and plenty to see and do. What's more, adapting to the culture is fairly easy and enjoying the South African lifestyle is effortless.

"Like most British expats, I'm chasing the sun. I just love the warm weather and outdoor lifestyle. I think the quality of life here is better because there is more of a work-life balance. The pace is much slower and it feels like you have more time to really LIVE." – Keiley, a British expat living in South Africa

As a result of skill shortages in sectors such as engineering, education, executive management and information technology, expats with the right skills and experience shouldn't struggle to find employment.

The cost of living in South Africa is low compared to many destinations overseas, and roughly on par with the other more developed African countries. Expats with foreign-currency incomes will be in an excellent position, while those who earn South African rand may find local salaries not as competitive as they are used to.

The cost of accommodation in the population centres like Cape Town and Johannesburg can be high, but South Africa's property prices are mainly quite reasonable. Petrol is cheap relative to European prices; a blessing, because driving cars is the main form of transport. Local groceries are good quality and well-priced, but imported items (including electronics and cars) are costly.



Most expat parents go for private education and healthcare, and these costs vary depending on quality. Expats typically opt for health insurance.

Despite issues in the respective public sectors, private healthcare in South Africa is world-class. Expat parents will also be glad to know that several of its universities are internationally ranked. The country's private schools offer a level of education comparable to the best schools around the world, and there are even some public schools that should meet the expectations of expats.

Unfortunately, there is still some way to go in addressing the disparities entrenched by the apartheid era, and crime in South Africa continues to be a problem that affects many citizens and businesses. Private security is a necessary precaution and, with a booming security industry, can easily be contracted for affordable rates.

South Africa's sunny weather attracts expats and tourists from colder countries every year. It's a large country with coastal areas, plateaus, deserts and forests, and each area has its own climate. The coastal regions are given to milder summers and winters. The west coast's Atlantic brings a Mediterranean feel to Cape Town, while the east coast's Indian Ocean makes Durban and Port Elizabeth more tropical. Winters are wet, and summers generally dry.

Inland, the inverse is true. Summers bring afternoon thunderstorms to Johannesburg, while winters are dry. Temperatures in the inland are also given to higher highs and lower lows – highs of up to or exceeding 104°F (40°C) are possible in the summer, and frost in the winter is not unheard of.

While life in the southernmost African country is far from perfect, South Africa's wonderful weather, reasonable cost of living, friendly population and high quality of life often lure many an expat to stay far longer than they intended.

CULTURE SHOCK

Given the country's complex society and eclectic nature, it is entirely natural for expats to feel a degree of culture shock in South Africa. With its sweeping geographic variations, 11 official languages and various cultures living in close proximity, the Rainbow Nation can be an easy place to blend in, but also presents expats with unique challenges.

Those expats who have been told horror stories will be relieved to know that there is no wildlife roaming the streets; that while crime is a reality, it is often sensationalised by the media; and that public infrastructure is generally good.

"Although I had a licence, I rarely drove my car in London. I had to build up my confidence, as driving really gives you greater freedom here. Race is more of an issue in Cape Town than it ever was in London. At the start, being in an interracial relationship was a little tricky. People often stare, especially if you go away for the weekend to one of the little rural spots outside Cape Town." – Shantalie, a British expat living in South Africa



Inequality

Expats moving to South Africa are often the most taken aback by the country's glaring wealth disparity. It's not uncommon to see the newest Mercedes-Benz model parked next to someone rummaging through a rubbish bin. Guilt can overwhelm new arrivals, but expats should be careful about indulging beggars or opening their homes to those in need. The best way to make a positive difference is to donate to registered charities.

Safety

Expats moving to Johannesburg, in particular, will encounter an obsession with personal safety. Homes are surrounded by electrified fences and high walls and, in some cases, guarded by private security firms. Walking around alone at night is discouraged. The role that crime plays in many people's lives may be the most unfamiliar and disconcerting feature of integrating into South African society.

The good news is that there has been a push towards urban renewal, with an increased emphasis on reducing crime. More and more people are enjoying Johannesburg's outdoor spaces and trendy inner-city areas. At the same time, daytime walks around the streets, beaches and parks in Cape Town are much more common, though it's still necessary to remain aware of one's surroundings and keep personal belongings out of sight.

Time

The concept of time in South Africa takes some getting used to for expats settling into their new life. South Africans often measure moments in 'now', 'just now' and 'now now'. If expats find themselves struggling to grasp the difference, they needn't be concerned – even among South Africans, the relative lengths of time that these phrases indicate is debated. The point that remains is that, for many South Africans, there is no rush if it can be done later.

However, this is not true in the South African business world which upholds very Western standards of punctuality and decorum. It functions relatively efficiently, although social engagements and government enterprise often function with a lot more flexibility. Expats should not take problems with punctuality or light-hearted rescheduling personally – this is a cultural norm.

Social life

South Africans of all cultures enjoy a braai, a kind of barbecue which entails cooking meat over hot coals, often accompanied by various salads and sides. Because the hot coals need to cool to the right temperature before the food can be cooked, braais are often an all-day event with attendees relaxing and chatting over a few beers.

Braais often take place around sporting events – the country is passionate about rugby, cricket and soccer (football). While support for local rugby and cricket teams is high, especially at the national level, soccer can probably be considered the favourite national pastime, even if the national team hardly ever performs well on the international stage.



VISAS*

Depending on where they're from and how long they intend to stay, most expats will need a visa for South Africa. Citizens of visa-exempt countries such as the UK, Canada, the US and several others won't need a visa if they're staying for 90 days or less and are in the country for tourism or business purposes.

Holders of passports from non-exempt countries and those wanting to stay longer to study, volunteer or work in South Africa will have to apply for a visa beforehand.

It's worth noting that only visa renewals or extensions can be done in South Africa – expats won't be able to change from, for example, a visitor's visa to a work visa from within the country. To change to a new visa category, an expat would need to return to their country of origin and submit the relevant application at a South African embassy.

Temporary residence visas

Expats planning to stay in South Africa for more than three months will need a temporary residence visa. This is sorted into different categories depending on what the applicant intends to do, such as moving to study, work, start their own business or receive medical treatment. Each type of temporary resident visa has its own specified period of validity. Work visas, for instance, are valid for up to a maximum of five years, while medical treatment visas are issued for six months at a time and are eligible for extension.

Permanent residence permits

Expats who want to stay long-term will need a permanent residence permit for South Africa. The application process varies according to what they want to do in the country. The first thing to determine is which category the application falls under.

Direct residence permits are applied for on the basis of having been in the country on a work visa for the past five years. Residency-on-other-grounds permits cover other reasons for permanent residency, such as retiring, starting a business or moving to the country to join a family member or spouse.

Though some permanent residence applications can be made on a standalone basis in theory, most expats get a temporary residence visa first. This is often because permanent residence applications can take a long time to be processed and granted.

Benefits of a permanent residency

One of the most obvious benefits of a permanent residence permit is the fact that it is valid for life if the holder abides by the permit's conditions.

All other permits in South Africa require renewal or re-application at some point. Permanent residents can also sponsor qualifying relatives.



Permanent residence applications

Permanent residence applications can be made either in South Africa or in the applicant's country of origin, but expats should get advice from an immigration agent. The process takes several months and might cause applicants in South Africa to overstay on their current visas.

Using a registered immigration practitioner

Applicants can apply directly to a South African mission or through a South African visa application centre. But certain offices might not be easily accessible, and getting advice is difficult. The process is often confusing, time-consuming and frustrating – South African Home Affairs is notorious for disorganisation and shifting standards.

Applications aren't points-based but are assessed on a case-by-case basis. This policy creates a large grey area that's often best navigated with the knowledge that an immigration practitioner provides.

Work permits

Expats wishing to take up employment in South Africa will need to acquire a work permit, but getting one isn't always a consistent process. In South Africa, work permits are known as work visas and allow the bearer to enter, stay and work in the country.

Applying for a work visa

The main consideration for work visas is still whether South African citizens are able to perform the task in question at the same level as the applicant. The documentation required to prove this is a grey area that partially depends on officials' personal discretion. As a result, patience and persistence are highly advised for expats who don't have an employer organising their permit for them.

There are several visas for expats wanting to work in South Africa, including the General Work Visa, Critical Skills Work Visa and the Intra-company Transfer Work Visa. Either way, the first time that expats apply for a visa has to be at a South African mission outside the country. It isn't possible to change from a visit visa to a work visa while in South Africa.

"The work permit and visa process has been EXTREMELY challenging. We started out by using an immigration service which gave us bad advice. The visa processing service in South Africa is very slow and has no transparency when your application is being processed. I have been applying myself now since I got to know the system from dealing with it so often. But I'm still in the process after five years of renewing my work permit and I still need to get permanent residency even though my wife is a South African citizen." – Ryan, an American expat living in South Africa

Types of work visas

General work visas

To apply for a General Work Visa, expats must have a job offer from a South African employer. General Work Visas are issued for the term of the work contract, up to a maximum of five years.

Prospective employers have to prove that they were unable to find a South African citizen or permanent resident for the expat's position. Linked to this, expat employees have to provide proof that they have the necessary qualifications or skills needed for the job. Expat employees are also not allowed to earn less than the average salary and benefits earned by citizens and permanent residents in similar positions.

Critical Skills Work Visas

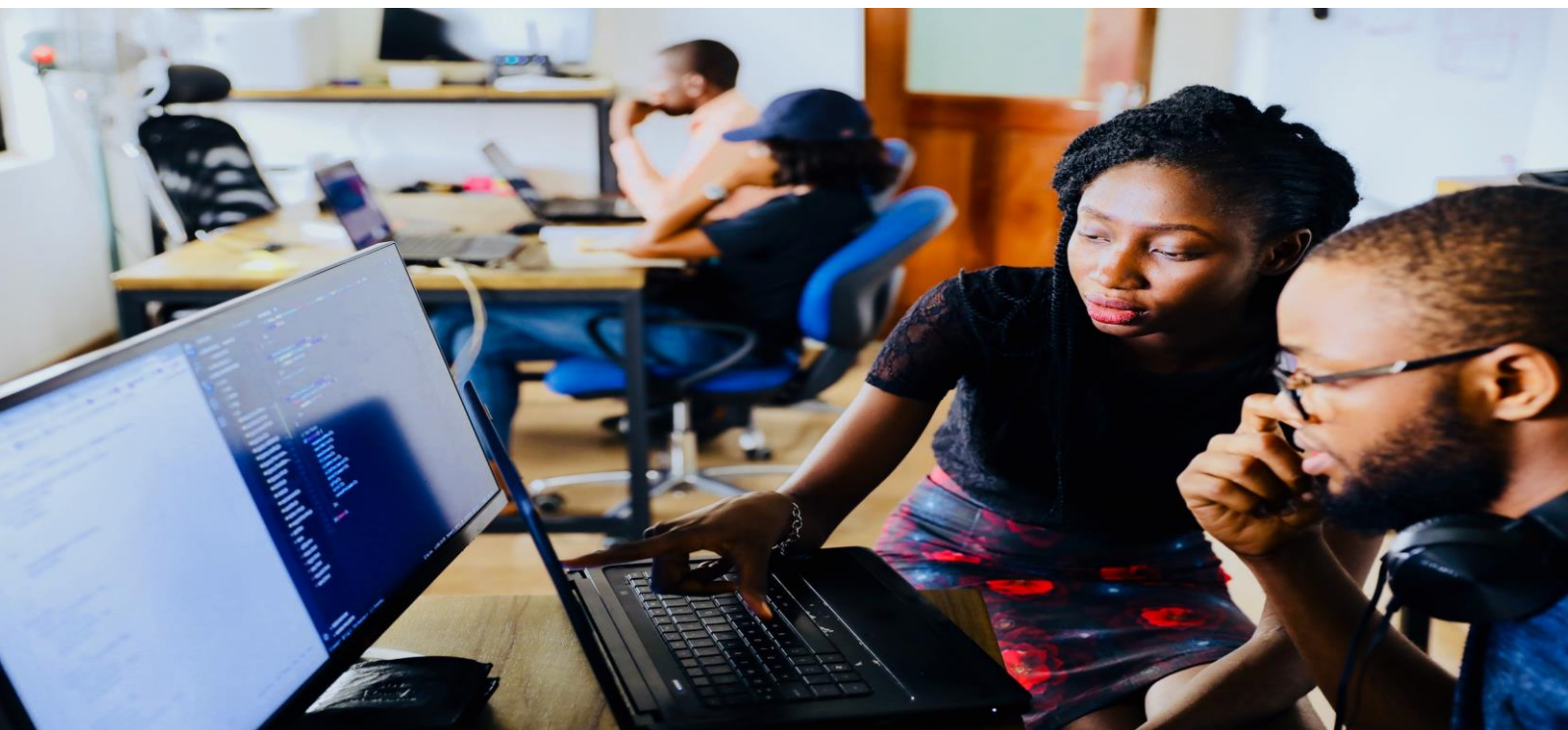
The South African Critical Skills Work Visa enables foreigners working within certain fields to enter the country regardless of whether they have an offer of employment, as long as they have an occupation listed on the government's critical skills list. As is the case with General Work Visas, Critical Skills Work Visas can only be issued for five years or less. Expats on this visa will need to prove to the authorities that they've obtained employment within 12 months of being issued the visa. The main sectors identified by the critical skills list include engineering, information and communications technology, science, research and medicine.

Intra-company Transfer Work Visas

Multinational businesses often use this visa for transferring personnel between branches in different countries. The Intra-company Transfer Work Visa is valid for up to four years. Required documentation includes an employment contract and letters from both the transferring company outside of South Africa and the receiving company in South Africa.

**Visa and work permit regulations are subject to change at short notice, and expats should contact their respective embassy or consulate for the latest details.*

WORKING





The working environment in South Africa hinges on the type of two-tiered economy generally associated with developing countries. One level is similar to a high-producing Western country, and the other is largely informal.

Despite this complex contrast, South Africa's diversified economy and highly developed infrastructure have helped to maintain optimism through continued job creation.

The 'brain drain' resulting from skilled South African workers moving overseas has created gaps in many sectors. This has encouraged companies in industries like finance, medicine, engineering and even some artisanal trades to consider employing foreigners.

Job market

The Rainbow Nation's professional world has abundant opportunities for qualified and experienced expats. Those with a tertiary education will find that integrating into the economy won't be too difficult. South Africa is also a fertile ground for entrepreneurial activity, and expats looking to open a business in South Africa can potentially have great success.

South Africa's primary sectors include manufacturing, mining and agricultural services. The services sector remains the largest source of employment in the country, but expats will find that the greatest skills shortages in South Africa, and the most opportunities, are in fields such as engineering, IT and medicine. Temporary positions and low-income jobs are difficult to find, though, with an already high unemployment rate.

The most popular cities for expats in South Africa are Johannesburg, Cape Town and Durban. Johannesburg is renowned for its 'work hard, play hard' culture, while the coastal cities are known for a more balanced, relaxed lifestyle.

Finding a job

Expats looking to find a job in South Africa usually turn to the many online job portals. The local classifieds can also be a valuable resource, or expats can sign up with a recruitment agency. Being proactive and approaching companies directly to express interest can also go a long way. To legally take up employment in the country, expats will need a South African work visa. They should also be aware that salaries negotiated in the weak South African rand may make for a comfortable lifestyle within local borders but is unlikely to go far outside the continent.

Work culture

Expats may find the work culture in South Africa to be somewhat more relaxed than they are used to, although this will vary between different industries and cities. For example, just about everything in Cape Town is approached with a more laid-back attitude than it would be in Johannesburg, and this includes the atmosphere at work.



As far as dress code goes, expats are likely to encounter more formal dress codes in business or corporate settings, while smaller companies or creative industries may have fewer regulations when it comes to what to wear at work.

South Africans are generally friendly and welcoming people, so expats shouldn't be surprised if they are invited out for after-work drinks. This is a good way to get to know new colleagues in a relaxed setting.

DOING BUSINESS

With its famous reputation for cultural diversity, doing business in South Africa is an eye-opening experience. The myriad different practices and customs expats may come across can be daunting, but a few generalities do exist, and Western expats shouldn't experience too much of a culture shock in the South African business world. When opting to do business in 'Mzansi', it won't take long for expats to fit in with a local populace that has learned that the most direct path to success is the one that people carve out for themselves.

Fact facts

Business hours

Generally Monday to Friday, from 8.30am or 9am to 5pm. South Africans rarely work on Saturdays and Sundays.

Business language

English is widely spoken. It is beneficial but not necessary to know some Afrikaans, Xhosa or Zulu.

Dress

Dress is conservative, but not formal. Suits are the exception to the rule, not the norm, and reserved for more corporate environments.

Gifts

Not expected, but generally welcome. Gifts are often opened in front of the giver.

Gender equality

Women in South Africa are entitled to the same opportunities as men but female representation in senior management remains relatively low.

Greetings

Handshakes are the norm in professional settings.



Racial equality

Broad-Based Black Economic Empowerment (BBBEE) is an affirmative action policy that aims to redress the socio-economic imbalances caused by apartheid through helping to bring the black majority into the economic mainstream. Though not compulsory, BBBEE-certified businesses are given certain benefits.

Business culture

South African business culture is marked by striking differences in ethnicity, language and customs. The most important thing for expats doing business in the country is to try to understand the complexities of business culture in South Africa. Over time, a few common practices will emerge.

Cultural nuances

The working world of one urban centre contrasts not only with rural counterparts but also with other cities. South Africans love stereotyping Johannesburg as being hard-working and full of opportunity, while Cape Town is said to be more relaxed but also more insular.

"The work culture is more relaxed than in America. There are more holidays, and the country basically shuts down over the Christmas period. There are fewer suppliers and many products must be imported. Many expats are able to see a gap in the market in products that don't exist here yet and start their own business to fill that gap. There are many opportunities for very entrepreneurial-minded people." – Ryan, an American expat living in South Africa

South Africans tend to prefer doing business with people they've met before. They are also known for being warm and inviting, and a bit of relationship-building will go a long way in cementing business arrangements. South Africans value hard work and applaud those who have succeeded – but they tend to prioritise other aspects of life such as family, good living and friendship.

Punctuality is also important; however, depending on the client's culture, it may be necessary to wait patiently. Government figures, for instance, are often late.

Work environment

The South African work environment tends to be more relaxed and personable than expats may be used to, with the possible exception of some larger corporations and more established financial institutions.

That said, a clear management hierarchy still exists, and showing respect for senior executives and colleagues is essential. In exchange, decisions are often made in a somewhat egalitarian manner.

Dos and don'ts of business

- Do schedule appointments a fair amount of time in advance and confirm the day before the meeting
- Do be punctual, even if expecting to wait
- Don't be surprised if local colleagues ask personal questions or discuss their personal lives. South Africans are friendly by nature and this is common.



- Don't be afraid to join colleagues for an after-work event. This is rarely seen as an obligation but instead as a fun way to get to know one another.
- Do dress conservatively when initially joining an office, cementing relationships with clients or associates, or attending an interview, even in casual offices

COST OF LIVING

Compared to other expat destinations around the world, the cost of living in South Africa is low. But with a local currency that tends to be weak and rather volatile, expats who earn or have savings in a stronger foreign currency will be in a far better position than those being paid in South African rand. Local salaries may also be slightly on the low side in some industries, particularly in Cape Town.

That said, even if a little penny-pinching is necessary here and there, those who can afford it are sure to enjoy an exceptionally high quality of life in a country known for its sunshine, fresh produce, good wine and unrivalled landscapes.

In Mercer's Cost of Living Survey for 2022, Johannesburg ranked 193rd and Cape Town ranked 194th out of the 227 cities surveyed worldwide. This is roughly on par with the cost of living in other African countries such as Malawi, Zambia and Gambia, and is still far lower than major international destinations like New York, London and Tokyo.

As is usually the case, the cost of living in South African cities is higher than in rural towns, and most expats either move to Cape Town or Johannesburg.

Cost of accommodation

There's an abundance of options for accommodation in South Africa, and it shouldn't take long for expats to find a home that suits their budget and lifestyle.

Some peripheral suburbs in Cape Town and Johannesburg are an exception, but generally the further away from the CBD someone finds a home, the less expensive it will be (the CBD in Johannesburg now being Sandton).

There are plenty of quieter areas for expats who'd prefer to live outside the city's hustle and bustle. Most expats buy a car, although commuting between home, work and school can take hours during peak traffic.

Expats moving to Johannesburg will get more space for their money, while a less spacious apartment or house in Cape Town may be within a short distance of the beach, vineyards and the mountain.



Given the weakness of the South African rand, buying a property in South Africa is an attractive proposition for many expats, especially in upmarket areas such as Cape Town's Atlantic Seaboard.

Cost of transport

Even in major centres like Cape Town and Johannesburg, the main form of transport is driving. Cars are relatively expensive, but petrol is cheap relative to European prices. Very few parts of the country have reliable bus or train routes, and mini-bus taxis, the most widely used mode of public transport, have garnered a reputation of being dangerous and uncomfortable.

Cost of food

Thanks to ever-increasing prices, groceries in South Africa will dominate a large chunk of an expat family's budget alongside accommodation, transport and education. Most families on a budget prefer to buy groceries from local supermarkets that stock a wide variety of local produce and imported goods. South African brands are usually cheaper than imported goods, and many of them are good quality.

Expats who'd like a taste of home will also be pleased to know that some retailers stock items from overseas, although these can be expensive.

Cost of education

Expat parents will have several excellent schools in South Africa to choose from, but there's a big difference between private and public school fees. Most expats send their children to private or international schools, but the costs at these can be exorbitant.

In terms of public schools, quality varies widely. Generally speaking, public schools whose fees are on the higher side will offer a better standard of education owing to the additional resources they have on hand. While their fees are a little more expensive than regular public schools in South Africa, they're still well below the price of private or international schooling.

Cost of healthcare

Though doctors are exceptional and highly trained in the public sector, public healthcare facilities are of poor to middling quality, and waiting times are long. For higher standards, better staff-to-patient ratios and more comfort, expats tend to prefer private healthcare in South Africa.

Routine costs are typically affordable, even for people who don't have health insurance.

"I think the cost of living is much lower, but there is less disposable income. I feel like the rising municipality costs, school fees and medical aid just eat up my salary. I love how cheap wine is (especially living in the Winelands) but anything imported is much more expensive. I'm still shocked every time I see how much perfume costs. It's insane – it's double the price of the UK! Also cars are extremely expensive and very few people buy cars cash; it's all on credit." – Keiley, a British expat living in South Africa



Fees can quickly add up, though, particularly when specialists are consulted or the need for emergency care arises. Private care providers may ask for payment upfront, so it's a good idea to take out private health insurance in South Africa.

ACCOMMODATION

Expats moving to South Africa can look forward to finding an abundance of reasonably priced, comfortable housing options. Whether relocating to Johannesburg, Cape Town or anywhere else in the country, the range, quality and affordability of accommodation will make adjusting to life on the African continent that much smoother.

Most expats rent accommodation initially, at least while they get to know the various areas and suburbs of their new city. Expats looking to settle down for good will be able to purchase property fairly easily, as there are no property-ownership restrictions for foreigners in South Africa.

Types of accommodation

The country has a vast selection of rental accommodation. The standard of accommodation in South Africa varies in direct proportion to income but is generally quite high.

On the whole, houses are more spacious than in most European countries, and finding relatively inexpensive properties with big gardens and swimming pools isn't uncommon.

The South African institution of braaiing (barbecuing) ensures that most properties have some kind of outdoor entertainment area.

Apartments

In South Africa, apartment buildings are known as blocks of flats. Individual apartments can be multi-room or may take the form of bachelor or studio apartments with one main room acting as a living area, bedroom and kitchenette.

Freestanding houses

Mostly found in the suburbs, freestanding houses are favoured by families for the indoor and outdoor space they afford. Though pricier than other types of accommodation, freestanding houses offer space, comfort and privacy.

Townhouses

Townhouses, rowhouses, and semi-detached houses are all terms used to refer to compact multi-storey homes that are joined to an adjacent house on one or two sides. These usually have small gardens and are more affordable than large freestanding houses.



Security complexes

Security complexes, also known as gated communities, are secure housing developments with controlled entry. Complexes typically have a variety of housing types, ranging from apartments to townhouses to standalone family homes. There are also often shared facilities such as communal pools, outdoor braai areas, parks and clubhouses.

Garden cottages

Also known as granny flats, these small homes can be found on the properties of larger freestanding houses. They typically have a studio-style open-plan layout, sometimes with the addition of a separate bedroom.

Loadshedding

Load shedding is the practice of deliberately turning off electricity supply to different zones on a rotational basis – also known as rolling or rotational blackouts. This is done by the national electricity supplier, Eskom, in response to electricity supply shortages resulting from maintenance issues and breakdowns at power plants.

The load-shedding schedule has eight stages of intensity. The higher the stage, the longer the outages and the more frequent they become. At Stage 1, residents can expect one two-hour outage per day, and with each higher stage the number of outages increases until Stage 4, when there are four outages. From Stage 5, an increasing number of these outages are bumped up to four hours, with four four-hour outages at Stage 8. There are a number of apps for keeping track of the load-shedding schedule, as load-shedding zones and stages can be difficult to figure out.

To cope with load shedding, those who can afford it invest in alternative power sources such as generators, solar panels and uninterruptible power supplies (UPS). These provide temporary backup power to keep essential appliances and electronics running during outages. For example, many people use UPS systems to keep their internet running, while others rely on batteries and inverters or generators to power their homes and businesses during extended periods of load shedding.

Finding accommodation

When looking for accommodation in South Africa, many make use of local estate agents. This is a useful approach for expats especially, as estate agents can guide them through the rental process. Much of the legwork of renting accommodation is done by real estate agents, including picking out listings, arranging viewings and setting up a contract.

For those who prefer to go it alone, there are also listings in a number of local newspapers and on various online property portals.

"Where you live will depend on where your children go to school. If they go to one of the international schools, then you will probably live in Fourways or Dainfern estates. If they go to South African private schools, or you don't want to live in an estate, then most expats tend to live in and around an area called "the Parks" – Parkhurst, Hyde Park, and Parkview being the most popular – in either cluster homes or free-standing houses." – Hannah, a British expat living in South Africa

Renting accommodation

Applications

Once a potential tenant finds a place they wish to rent, they will need to fill out an application form. They will also be asked to submit proof of identity (such as a passport) and proof of income.



Deposit

If the application is successful, the next step is that the tenant will be required to pay the first month of rent upfront, along with a deposit of one or two months' rent.

At the end of the rental period, the tenant will receive the deposit back in full as long as the property is returned without any damages.

Leases

Leases are typically signed on a one-year renewable basis. It may be possible to rent for a shorter period, but this is generally more expensive and can be limiting in terms of what's available.

Utilities

Utilities like electricity and water are not usually included in the rental price, so expats should ensure that they plan for this extra expense in their monthly budget.

Home security

Home security in South Africa is a concern; however, it often isn't as paralyzing a preoccupation as some might imagine it to be. While opportunistic and sometimes violent crime occurs in South Africa, taking consistent common-sense precautions lowers the chance of being an easy target.



When viewing a potential new home, expats should ensure there are adequate security measures, including burglar bars, security gates and an alarm system. Glass sliding doors are particularly vulnerable points of entry, so it's important that they are properly secured with a gates.

Buying property

Attracted by competitive property rates and enormous investment potential, many expats – especially those planning to stay for a few years – end up buying property in South Africa.

The good news is that there are no restrictions on non-residents owning property in South Africa. However, there is a restriction on the amount of financing non-South African residents can apply for. Foreign citizens are only granted up to 50 percent of a house's value and have to provide the balance themselves. Expats in South Africa on a work permit, however, may be granted more funding, subject to the bank's decision.

SAFETY

Crime and safety in South Africa are major factors for expats considering moving to the country.

Much of the country's crime is linked to income inequality. On a day-to-day basis, theft-related crimes are likely to be the most cause for concern. Violent crimes, on the other hand, are typically linked to gang activity which is concentrated in particular areas. Expats are far less likely to come across this type of crime.

Burglaries, mugging, petty theft and hijackings are usually opportunistic, with perpetrators taking advantage of what they consider to be easy targets. Expats can reduce their chances of falling victim to these types of crimes by being aware of their surroundings, avoiding isolated areas and investing in home and vehicle security.

Residential safety

While burglaries can be a problem in some areas, expats can increase their personal safety by contracting an armed response security provider and investing in an alarm system. Many suburban estates also have controlled access, while neighbourhoods without controlled access often have neighbourhood-watch patrols instead, which can also decrease the chance of crime.

There are a few more factors that can improve the residential safety of expats:

- Be vigilant about locking front and back doors at all times, and make sure alarm systems are set before leaving the house



- When choosing a home, it's a good idea to opt for enclosed neighbourhoods or security villages, apartments with gated security, or areas with effective neighbourhood watches
- The vast majority of South African properties have burglar bars installed on windows and safety gates on external doors. Sliding doors are sometimes overlooked by property owners in this respect, but it's important that they are fitted with safety gates too, as they are particularly vulnerable potential entry points. Burglars have also been known to get through even the smallest of windows, so tiny, innocuous-looking windows should also have burglar bars.
- Extra precautions such as perimeter walls, guard dogs and electric fencing can make the property more secure and are good to have, but aren't absolutely essential
- A common complaint is that police response is too slow – so expats should consider using private security companies with armed response units capable of responding to emergencies

Public transport safety

A lack of safe public transport in South Africa poses a frustrating challenge. Minibus taxis, trains and even certain buses are especially vulnerable to pickpocketing and muggings. Consulting trusted locals, such as friends or co-workers, on the safest mode of transport in the area is recommended.

There are no underground trains, but the speedy Gautrain operating between Johannesburg and Pretoria provides a safe and effective means of travel, although it is somewhat expensive. The MyCiTi bus services in Cape Town are also widely regarded as a safe option, but valuables should still be kept out of sight and caution is advisable at night, especially when travelling alone.

Road safety

Road safety in South Africa is an ongoing concern. Reckless driving, especially by minibus taxis, is the cause of many accidents. Expats in South Africa should drive defensively and be sure to obey the rules of the road and constantly be aware of their surroundings, especially at night. Car doors should be locked and windows rolled up at all times. Drivers should also stick to main routes, park in well-lit areas, keep valuables out of sight, and never pick up hitchhikers.

In certain areas, smash-and-grab thefts and hijackings are threats too; hotspots include residential driveways and traffic lights, particularly those near motorway off-ramps. When in these two situations, it is important to keep a sharp eye out for any suspicious-looking figures trying to lurk in the car's blind spot.

Drivers should also make sure they have an escape route available by leaving a gap between their car and the car in front of them at traffic lights, or by rolling slowly towards the traffic light. Coming to a total stop makes it easier for criminals to approach the car and smash a window.



When parking at night, expats should choose a security-patrolled or well-lit area. Informal and formal car guarding services are common in South Africa. Should a car guard offer their assistance in keeping watch over the car once it has been parked, it's accepted practice to pay them some change when returning.

Scams

ATM scams in South Africa are a possibility. Never engage a stranger in conversation while drawing money. Don't count money in public, and avoid drawing large amounts of cash if strangers are watching. If the ATM withholds a card, immediately call the helpline number displayed on the ATM, and do not allow a stranger to assist.

"I really hate focusing on the crime. I run in the parks most days, and walk around Joburg. So it depends what you want to focus your time and attention on. Do people get mugged, and do things get stolen? Yes. There are a number of problems here. But the vast majority of expats who live here do so happily and without any experience of crime." – Hannah, a British expat living in South Africa

Political and social unrest

Protests stemming from social inequalities and labour disputes are fairly common in South Africa. These can disrupt traffic and service delivery in the affected area, and violence has erupted on occasion.

Large labour union strikes are usually reported on in advance, and there is normally a notable security presence surrounding such events. Expats should keep abreast of local developments and avoid any affected areas.

Emergency telephone numbers

- Emergency services: 10111
- Emergency services (from a cellphone): 112
- Ambulance: 10177

BANKING, MONEY AND TAXES

South Africa's banking system is sophisticated, making it easy and convenient to handle financial matters. There are numerous international and local banks in South Africa, and each of these offer expats various options and competitive rates for managing their finances.

Currency

The currency in South Africa is the South African Rand, abbreviated as ZAR or R. The rand is subdivided into 100 cents.



Retail stores won't have trouble giving customers whatever change they need, and will happily take payment in the form of a debit or credit card, but street hawkers and small corner stores might battle to break large notes and may not have card machines.

- Notes: 10 ZAR, 20 ZAR, 50 ZAR, 100 ZAR and 200 ZAR
- Coins: 5c, 10c, 20c, 50c, 1 ZAR, 2 ZAR and 5 ZAR

Banking

The four major banks are Absa, First National Bank (FNB), Standard Bank and Nedbank. Banks are typically open from 8.30am to 3.30pm Monday to Friday, closing at 11am on Saturdays, although branches in airports often have extended hours. All four major banks have good online and mobile banking systems for customers' day-to-day banking needs.

Opening a bank account

Opening a bank account in South Africa as an expat is quite a bureaucratic process. Requirements do differ from one bank to the next, and it's often difficult to get clear information from the bank's website alone. Generally speaking, expats will need their passport and a valid work permit to open a South African bank account. In some cases, they will also require a letter from their employer as proof of income.

Some expats opt to open an international bank account before relocating to South Africa. Although these may incur various charges, they do allow expats to carry out their basic banking until they are able to get a South African bank account.

If an expat's existing bank back home has a large international presence, it should be fairly easy to make the necessary arrangements. Some banks with an international presence, such as Investec and Old Mutual, are actually based in South Africa.

Foreign citizens may wish to consult with their bank about offshore account options. Many expats choose to keep a bank account open at home for mortgages and other bills, open another account in South Africa for living expenses, and open a third offshore account for savings and for financial security.

ATMs

ATMs are plentiful throughout the country and all the main banks have their own ATMs, although certain brands may be lacking in smaller towns. Customers can use any ATM no matter which bank they belong to, although fees will be slightly higher for withdrawals from other banks' ATMs.

The four main banks also provide facilities to make some bill payments or cellphone airtime purchases at their ATMs, and certain machines also accept cash deposits.

Taxes

An expat's tax obligations are to a large degree determined by their tax residency status. Those who are not residents for tax purposes are taxed on their South African income only.

Residents for tax purposes are taxed on their worldwide income, but there are double-taxation agreements in place with some countries.

Expats are categorised as residents for tax purposes if they have been in South Africa for any of the following periods:

- 91 days or more in total during the year of assessment
- 91 days or more in each of the preceding five years
- 915 days or more in total during the preceding five years of assessment

Income tax rates in South Africa range from 18 percent to 45 percent. For the latest advice, it's best to consult with an expat tax specialist.

TRANSPORT AND DRIVING





When it comes to public transport and driving in South Africa, there isn't much choice, with driving being the only feasible option for most. Even within the big cities, public transport is limited – although efforts to improve this have been made – and virtually all expats moving to South Africa purchase a car.

Driving

Cars in South Africa are somewhat expensive, even though petrol prices are still fairly low compared to Europe. South Africa's road network is extensive and is generally in good condition. However, in some of the more rural parts of the country, potholes can be a problem and can cause severe damage to cars.

In South Africa, driving is on the left-hand side of the road. Traffic, especially in the big cities, might be a bit more chaotic than expats are used to, but still far from the level of danger in countries with high road-fatality rates such as Thailand.

Drivers usually stick to their lanes, and when traffic lights (or 'robots' as they are referred to in South Africa) aren't working, the ensuing four-way-stop traffic is usually quite orderly. But don't be surprised if minibus taxis illegally overtake on the left or perform other alarming and illegal manoeuvres during heavy traffic.

Once they are granted permanent residence, expats have one year to convert their driving licence to a South African one. Until then, they can legally drive in South Africa using their own country's driver's licence as long as it has a photograph of the driver, is valid and is in English.

If one's driver's licence doesn't meet these requirements, an International Driving Permit (IDP) can be used instead. Some traffic police will try to tell unsuspecting expats that their licences are invalid in hopes of soliciting a bribe, but if expats stay firm and know their rights, there is nothing to fear.

Renting a car

While an expat is still in the process of buying a car, or whenever they are travelling in other cities, renting a car in South Africa is a fairly inexpensive option. Most of the major international car rental companies are represented at airports and throughout the main cities.

There are also several local car rental companies that might offer more competitive prices, especially for longer-term rentals.

Public transport

Trains

The high-speed Gautrain has been operating in the greater Johannesburg area since 2010 and has been a big success on the few routes available – it is clean, safe and on time. But for the most part, it isn't developed enough yet to be a viable form of city-wide transport.



Buses

Metrobus is the official bus service provider in Johannesburg, but routes are limited. Unless one lives in or near the city centre, which most expats stay away from, they won't be able to use the Metrobus system to get to work. Another option is the Gautrain bus services, although designed to link commuters to the Gautrain, this is still a useful system on its own and can be used independently of the Gautrain itself.

Cape Town has a rapid bus service called MyCiTi, which also offers a shuttle service from the airport to the city. Ordinary buses in Cape Town are run by Golden Arrow Bus Services and aren't particularly reliable.

Those more interested in sightseeing than commuting should consider a bus tour. Cape Town's red Hop-on, Hop-off Tour Bus is a popular way to go sightseeing. Intercity bus travel is not particularly comfortable or fast, but those who wish to travel this way should go for companies such as Greyhound and Intercape.

Minibus taxis

Minibus taxis represent a cross between a bus and taxi service, and are used by some locals as their only form of public transport. There is an informal route system accompanied by various hand signals given by people waiting for a taxi at the roadside.

However, taxis are generally considered unsafe and uncomfortable. Most of them don't look especially roadworthy, and the hair-raising style of driving typical of taxis causes frequent accidents. As a result, these are rarely used by expats.

Luxury trains

A wonderful way for expats to discover South Africa and its sweeping landscapes, if they have time, is by way of one of the luxury trains operating mainly between Johannesburg and Cape Town and a few other routes. It's not the cheapest way to travel, but it's a highly luxurious one. Taking a car along is an option on some routes. The Blue Train, Premier Classe and Rovos Rail are the most prominent luxury train providers.

"Public transport is quite non-existent in Johannesburg. Most of the city is serviced by small minivans known as taxis, but they only go from point to point, and you may require several changeovers to get to a particular destination. This, although cheap, can be quite time-consuming. In addition, it's difficult to figure out the hand signals that the drivers use in order to indicate where they are headed!" – Namrata, an Indian expat living in South Africa

Air travel

The easiest way to get around South Africa (and to its neighbouring countries) is by air. Domestic flights to all major cities are readily (and often affordably) available on the local airlines. South African Airways is the national carrier, while FlySafair, CemAir and Airlink offer low-cost options between major cities.

Johannesburg's OR Tambo International Airport is a modern and well-organised major hub for all of Southern Africa. Lanseria, a second, smaller airport on the northern outskirts of Johannesburg, offers daily flights to several destinations, often at a cheaper price, and Cape Town and Durban also have international airports.

HEALTHCARE



Healthcare in South Africa is very much divided along socioeconomic lines. A massive gap in quality exists between the private and public sector and, in practice, these systems cater to different populations. The public healthcare system mainly serves a lower income bracket, while those who can afford it use the private healthcare system.

It's strongly recommended that expats take out health insurance and opt for treatment in private facilities, which generally provide world-class levels of care.

Public healthcare

Much of the South African population uses the public healthcare system, which is heavily affected by a lack of resources and funding. The system is not yet universal, although fees are charged according to a patient's income and number of dependants.

Public hospitals, though usually manned by highly qualified professionals, are often poorly maintained. Expats will find minimal creature comforts, and will likely come across long queues, dingy exam rooms and overworked staff members.



Private healthcare

In contrast to the public health sector, South Africa's private health sector is excellent. Most cities and towns have a good selection of clinics, hospitals and general practitioners.

The standard of treatment in South African private hospitals is some of the most highly regarded on the continent, and in the opinion of many expats, on par with that of Europe. The medical tourism industry has shown steady growth, and many foreigners travel to South Africa for plastic surgery and dental work.

That said, private healthcare in South Africa comes at a price, especially for those earning a local salary. Although it's possible to pay per treatment, medical costs can quickly add up. Expats should take out private health insurance to protect against the hefty bills that accompany emergency situations, repeat consultations and specialist treatment.

Health insurance

An assortment of local medical aid providers and international health insurance companies are available to expats in South Africa.

Local providers offer various schemes and charge monthly premiums on a progressive scale. Most local health insurance providers in South Africa require claims to be pre-authorised, a stipulation which makes it necessary for people to keep their medical aid card in their wallet.

Insurance plans can either be comprehensive, covering a range of services, or more basic, serving as backup in the case of an emergency. While hospital plans cover the cost of ambulance transport and hospital stays, these are essentially emergency plans which don't cover day-to-day medical expenses such as doctor consultations and treatment, dental treatments, and prescription medications.

Expats interested in getting coverage for day-to-day expenses should compare the different packages offered by local insurance providers. Alternatively, expats may opt to use international insurance providers. Emergency evacuation insurance is unnecessary, as private South African facilities are adequate.

"Let's start by saying unless you have a good health plan, you're screwed. The public health system here is in shambles, and even some of the private plans aren't great. If you or your company springs for a good private plan, though, the healthcare here is much better than what I was used to in Canada. That being said, the cost here is almost double what I was paying in Canada for premium care there (basic healthcare is free in Canada, but you can buy more to get medication paid for, private rooms in hospitals, etc)!"
– Phil, a Canadian expat living in South Africa

Pharmacies and medicines

Pharmacies are readily available in urban centres and are generally well stocked, but expats travelling to outlying rural areas for extended periods should pack basic medications. Those living in rural areas may need to travel to larger towns to fill prescriptions.

Health hazards

Contrary to popular belief, malaria is not a wide-scale problem in South Africa. But there is a narrow high-risk area that stretches across the extreme northeast of the country along the borders with Mozambique, Eswatini (formerly Swaziland) and Zimbabwe where taking anti-malarial medication would be wise in peak season. It should be noted that the Kruger National Park is considered a moderate-risk area. The tap water in South Africa's cities and towns is generally safe to drink and often of good quality, but caution should be exercised in rural areas. Though decreasing, prevalence rates remain high for HIV/AIDS, but expats who take appropriate precautions against the disease need not be concerned.

Emergency services

Public ambulance services in South Africa are run provincially, and standards and response times vary. The close cooperation of fire and ambulance services is the norm, although they are technically separate entities. Emergency paramedics are employed by the government and often work with volunteers, especially in outlying areas. The South African Red Cross and St John's Ambulance are run by volunteers and supplement the national system. There are also two private, profit-making national ambulance services, ER24 and Netcare 911, which are contacted via their own emergency numbers. Health insurance providers will have a preferred ambulance service and provide their customers with the corresponding contact numbers.

Ambulance contact details:

- Public ambulance services: 10177
- Netcare 911: 082 911
- ER24: 084 124

EDUCATION AND SCHOOLS





The South African education system consists of independent schools and government schools.

Private education is far more expensive than public education, but generally offers high standards and ample resources. Fees are steep, though, and these schools are attended mostly by children from middle- and high-income families.

Government schools are funded by provincial education departments, and standards vary widely. Schools wholly dependent on government funding are typically short of resources and provide a poor standard of education. On the other hand, there are fee-paying government schools run by governing bodies consisting of parents and alumni. These schools are in a much better position to offer high-quality education. Some of the country's best schools fall into this category, though in some cases fees can be almost as expensive as private schools.

Public schools

Many of South Africa's public schools depend on the government for funding and supplies. Each province is responsible for ensuring its schools are equipped and have enough money to run properly. As a result, standards vary immensely, depending on the efficiency and wealth of the province.

Many children receive low standards of education through a lack of qualified teachers and sometimes an outright absence of equipment in classrooms. Due to these shortcomings, parents that can afford it prefer to send their children to private schools.

"The government schools in the Western Cape are very good. Coming from the UK where school is free, it is an adjustment to pay school fees. Also it was a surprise that school finishes so early in the day (around 1pm). So, you have to arrange for after care at additional cost." – Keiley, a British expat living in South Africa

In the bigger cities, public school standards are generally better and, in some cases, may meet expat requirements. Public schools draw students and funds from their suburbs and, in general, wealthier areas have better schools. The best government schools tend to be those that are partially administrated and funded by parents and a governing body.

Private schools

Except for some expats living in high-income areas, most seek private education for their children. Depending on their location, expats are spoilt for choice when it comes to private schools. Many private schools have religious origins and aim to provide pupils with a spiritual foundation to complement their academic offerings.

Others subscribe to a particular teaching philosophy. Similar to other countries, private schools typically have better facilities, smaller classes and a more extensive selection of extracurricular activities. This is also true of international schools in South Africa.



International schools

There are several international schools in South Africa that offer a variety of globally recognised curricula, such as that of the UK, the US or the International Baccalaureate. Many expat parents find that international schools offer a sense of familiarity and continuity to children who can carry on with their home curriculum. International schools are also a great way to meet fellow expat families.

However, there are two major downsides to international schooling. Firstly, fees can be exorbitant, and secondly, it can often be difficult to secure a place in some of the more popular schools. To stand the best chance of being admitted, parents should start the application process as early as possible. To mitigate costs, expats moving to South Africa for work should try asking for provision for school fees as part of their relocation package.

Homeschooling

Homeschooling is increasingly popular with expat parents wanting to educate their children in South Africa. To do this, they have to apply to the head of the relevant provincial Department of Education and register their child. The lessons they offer must follow Department guidelines, and records of the child's coursework must be maintained.

Special educational needs

There are several special-needs schools across South Africa, both public and private, catering for a variety of conditions. However, parents of children with special needs generally find that government schooling, in practice, offers few resources and little support. For this reason, it's best to opt for a private school if possible.

Many mainstream private schools cater for special-needs students alongside the general student population in an inclusive approach, providing extra support where necessary. This may come with extra charges over and above annual school fees. Should a more specialised environment be required, private special-needs schools should be considered.

Tutors

In South Africa, tutors are frequently hired to assist students with subjects that they find difficult, such as maths or science. They are also often enlisted to help students prepare for the final school-leaving exams in Grade 12.

Tutors can be particularly helpful for expat children adjusting to a new curriculum or new language, providing extra support through the transition period.

There are a number of reputable tutoring agencies and companies throughout South Africa. TeachMe2 and Tutor Elite both come highly recommended and have tutors all over the country who can assist with a variety of subjects.



Photo credits:

Table Mountain by Dewet Willemse via Unsplash

Working in South Africa by Desola Lanre-Ologun via Unsplash

Healthcare by Nguyễn Hiệp via Unsplash

Taxi in South Africa by Sipho Ndebele via Unsplash

Classroom by Ivan Aleksic via Unsplash