THE GLOBAL EXPAT HUB
Country Relocation Guide

MA

# Morocco

*Your complete guide to moving abroad*

Marrakech, Rabat and the Atlantic coast at a fraction of Mediterranean-Europe prices — mild coastal winters, French-and-Arabic daily life, and residence by application rather than a ready-made visa.

| CAPITAL | CURRENCY | LANGUAGE | REGION |
|---|---|---|---|
| Rabat | Moroccan dirham | Arabic & French | North Africa |

OUR PARTNERS FOR YOUR MOVE

# Two services every mover needs

These are the partners we recommend to every reader of this guide. We may earn a commission if you use them, at no cost to you — it is how these guides stay free.

FEATURED PARTNER

## Surfshark

Life abroad runs online — banking, visa portals, landlords, work. Surfshark keeps it private on the café, airport and rental Wi-Fi your move runs on: a fast, unlimited-devices VPN, plus Surfshark Antivirus for always-on protection, CleanWeb to block ads, trackers and malicious sites before they load, and Surfshark Alert to warn you if your email or card details appear in a data leak. Set it up before you fly, and your connection is covered from day one in your new country.

**Get Surfshark →**

get.surfshark.net

INTERNATIONAL MOVING

## International Sea & Air

Shipping a household across an ocean is the biggest logistics decision of any move. International Sea & Air (Intl Sea & Air) moves households door to door worldwide — packing, freight, customs and delivery in your new country. Get a free, no-obligation moving quote early, while you can still plan around the answer, and compare it against selling and rebuying before you commit.

**Get a Free Moving Quote →**

theglobalexpathub.com/go/intl-sea-air

Advertisement — Featured Partner and partner placements. Prices and offers are shown on each partner's own site and may change.

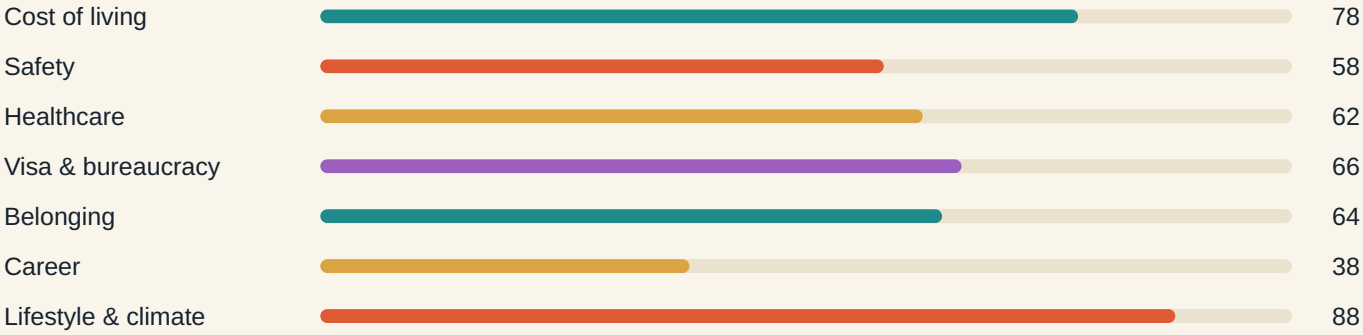
WHY MOROCCO

# An honest snapshot

Morocco is scored the same way as every country on The Global Expat Hub: seven weighted dimensions combined into one liveability score, kept independent of any advertising. Here is how it rates, and what that means for a move.

**66**
/100

**Liveability score**
Safety rating: 58/100
Region: North Africa




Scores are editorial estimates for planning, not legal, immigration or financial advice.

MOROCCO BY THE NUMBERS

# Cost of living & essentials

| | |
|---|---|
| **Worth of the dollar** | $1 ≈ MAD 9.30 (working rate — verify at guide build) |
| **Utilities (85 m² flat)** | $49/mo · electric, heating, cooling, water, garbage (Casablanca, Numbeo) |
| **Home internet** | $45/mo (Casablanca, Numbeo — fibre in the big cities) |
| **Mobile / eSIM** | $11/mo local · travel eSIM ≈ $15/10GB (eSIM figure editorial — verify at guide build) |
| **Fuel** | $1.60/litre |
| **Doctor visit** | $24 private GP (MAD 150–300); AMO covers 70–90% of official tariffs for the insured |
| **Emergency room** | Private hospital day MAD 1,500–3,000 (~$161–323) — ER tariff TO VERIFY at guide build |
| **Cost to give birth** | Private up to ~MAD 15,000 (~$1,600); public/resident split TO VERIFY |
| **Life expectancy** | 76 years |
| **Unemployment** | 13.0% (HCP national, 2025; ILO modelled measure 9.0%) |
| **Adult literacy** | ~76% (aggregator figure — verify against World Bank at guide build) |

## Connectivity, walkability & beauty




| | |
|---|---|
| English day-to-day | Basic–Moderate |
| Remote-work time zone | Full EU overlap, partial US (early hrs) |

# Climate, law & getting around

Mediterranean-Atlantic on the coast. Casablanca averages 13.3 °C in January and 23.2 °C in July, with rain concentrated from October to April and almost none in summer. Marrakech and the interior run much hotter in summer.

| 13°C | 17°C | 23°C | 21°C |
|---|---|---|---|
| 55°F · Jan | 63°F · Apr | 73°F · Jul | 70°F · Oct |

| | |
|---|---|
| Rainfall | about 425 mm (17 in) a year in Casablanca |
| Snow | None on the coast; winter snow in the High Atlas |
| Severe weather risk | 35/100 — Earthquakes in the Atlas region, flash floods, extreme inland summer heat (editorial — verify wording at guide build) |
| Time zone | UTC+1 most of the year, UTC+0 during Ramadan |
| Drive on the | Right |
| Taxes (property) | Housing tax 0–30% progressive on assessed rental value (75% relief on a main home); ~10.5% communal services tax in urban areas |
| Taxes (income, local) | Residents: worldwide income at 0–37% progressive; non-residents: Moroccan-source income only |
| University | Mohammed V University, Rabat |

## Official law & sources

Residence rules: US State Dept Morocco country information page + US Embassy & Consulate in Morocco residency guidance — official Moroccan portal link TO SOURCE at guide build (data file Gap 12).

GETTING IN & STAYING

# Visas & residence

- US citizens can stay 90 days visa-free (State Dept); overstaying without an extension means appearing before a judge before departure
- Residence permit (carte d'immatriculation) applied for at the Bureau des Étrangers within the first 90 days — initial card one year, on work, study, family, investment or independent-means grounds; a US criminal-record check is required
- No dedicated retirement or digital nomad visa — retirees use independent-means residence; remote workers use the 90-day entry plus residence for longer stays

## Retiring in Morocco

Morocco has no retirement visa. Retirees hold residence on proof of stable foreign income (pension or investment records), with private health insurance — AMO public insurance only reaches people working in Morocco. Private GP visits run MAD 150–300 and the private clinics of Casablanca, Rabat and Marrakech are the day-to-day system for most expats. Marrakech, Agadir, Essaouira and Rabat are the main retiree bases.

## Schemes that attract expats

- 90 days visa-free, then residence by in-country application — no consulate long-stay visa queue for US citizens
- Independent-means residence for retirees and the self-funded — no local employment needed or permitted on that basis
- Foreigners buy property freely (agricultural land excepted) through a notary and a convertible dirham account, protecting repatriation on resale
- Property purchase costs are modest: ~4% registration plus notary/agency — confirm the full stack with a notary (data file Gap 7)

## Remote work & digital nomads

No dedicated digital nomad visa, and foreign-employer remote work on the tourist entry is a grey area. The practical pattern: work remotely during the 90-day visa-free stay, and hold a residence permit for anything longer. Fixed broadband is the weak point — a 58 Mbps national median (Ookla) hides good fibre in the big cities and slow ADSL outside them, so test the actual apartment's connection before signing a lease.


YOUR DIGITAL SAFETY KIT

Life abroad runs online — banking, visa portals, landlords, work. On café and rental Wi-Fi in Morocco, three Surfshark tools cover the basics: **Surfshark Antivirus** for always-on protection on the laptop and phone your move runs on; **CleanWeb** to block ads, trackers and malicious sites before they load; and **Surfshark Alert** to warn you if your email or card details appear in a data leak.

Affiliate links: we may earn a commission if you buy through these links, at no cost to you.

PLAN · AFFORDABLE MOVE

# Affordable Move

Estimated first-year setup

$9,100

You're moving on savings or a modest income, doing the paperwork yourself, and treating the first year as a test. You'll rent furnished, fly economy, ship almost nothing, and learn the language in group classes.

## First-year cost breakdown

| | |
|---|---|
| **Scouting trip flights**<br>one to two return tickets | **$800** |
| **Scouting trip stay**<br>two to four weeks in the neighbourhoods you might live in | **$750** |
| **Residence, permits & translations**<br>residence application, criminal-record check, translations | **$700** |
| **Relocation flights**<br>one-way, with extra baggage | **$850** |
| **Moving & shipping**<br>suitcases only at this tier | **$900** |
| **Housing deposit & first rent**<br>deposit plus first month at Marrakech/Tangier outside-centre rents | **$950** |
| **Furnishing & setup**<br>furnished lets and second-hand basics | **$550** |
| **Health insurance, first year**<br>private cover — AMO does not cover non-working residents | **$1,200** |
| **Language classes**<br>French apps and group classes — daily administration runs in French/Arabic | **$350** |
| **Local admin & first-month living**<br>SIM, transport, market food, groceries before income settles | **$1,200** |
| **Contingency**<br>10% of the total above | **$800** |
| **Total** | **$9,100** |

## Timeline

**Decide & research** — ~8 wks

Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.

**Paperwork** — ~10 wks

Get the US criminal-record check before you leave the United States — it can only be obtained there. Gather documents and translations, arrange private health insurance, and plan to file the residence application at the Bureau des Étrangers within your first 90 days in Morocco.

**Scouting trip** — ~3 wks

One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space.

**Move** — ~4 wks

Sell or store what you can't carry. Two suitcases each. Book a one-month furnished rental to land in, then find a lease locally — your rental contract goes in the residence file.

**Settle** — ~8 wks

File the residence application within the first 90 days, get a SIM and a bank account, start French classes, say yes to every meetup for two months.

# Your affordable move checklist

Tick these off as you go. Everything here is scaled to this tier and to Morocco's own prices, visa routes and timelines.

- [ ] US criminal-record check obtained BEFORE leaving the United States
- [ ] Private health insurance arranged before applying for residence
- [ ] Two-city shortlist with a written reason for each
- [ ] Visa route chosen and requirements printed
- [ ] Passport valid 18+ months
- [ ] Documents apostilled and translated
- [ ] Six months of living costs saved in cash
- [ ] Scouting trip booked in a furnished rental
- [ ] Furnished landing rental for month one
- [ ] Pet paperwork started (if applicable)
- [ ] Belongings reduced to two suitcases each
- [ ] Bank told you're moving; a no-foreign-fee card in hand
- [ ] Language app streak of 60+ days
- [ ] French (or Darija) lessons budgeted — administration runs in French/Arabic
- [ ] Expat group memberships joined online
- [ ] Contingency fund kept separate and untouched

PLAN · MID-RANGE MOVE

# Mid-range Move

Estimated first-year setup

$16,300

You have a steady income or remote work, and you want the move done properly without gold-plating it. You'll hire help where it saves time, ship some belongings, and rent a place you'd happily stay in for years. Ongoing monthly living for one adult on this tier: about $1,650/month, plus utilities around $49 in Casablanca.

## First-year cost breakdown

| | |
|---|---|
| **Scouting trip flights**<br>two return tickets | **$1,050** |
| **Scouting trip stay**<br>three to four weeks in your first-choice neighbourhood | **$1,400** |
| **Residence, permits & translations**<br>residence application, criminal-record check, translations, some professional help | **$1,300** |
| **Relocation flights**<br>one-way, with extra baggage | **$1,100** |
| **Moving & shipping**<br>partial shipment of furniture and personal items | **$2,200** |
| **Housing deposit & first rent**<br>deposit plus first month at Casablanca/Rabat/Marrakech centre rents | **$1,500** |
| **Furnishing & setup**<br>a mix of new and second-hand for an unfurnished lease | **$1,600** |
| **Health insurance, first year**<br>private plan for the Casablanca/Rabat/Marrakech private clinics | **$1,900** |
| **Language classes**<br>weekly private French lessons at first, then group classes | **$650** |
| **Local admin & first-month living**<br>SIM, transport, groceries before income settles; confirm fibre at the address before signing | **$2,100** |
| **Contingency**<br>10% of the total above | **$1,500** |
| **Total** | **$16,300** |

## Timeline

**Decide & research** — ~8 wks

Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.

**Paperwork** — ~10 wks

Get the US criminal-record check before you leave the United States — it can only be obtained there. Gather documents and translations, arrange private health insurance, and plan to file the residence application at the Bureau des Étrangers within your first 90 days in Morocco.

**Scouting trip** — ~3 wks

One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space.

**Move** — ~5 wks

Partial shipment of furniture and personal items; sell the rest. Land in a one-month furnished rental; the signed lease goes in your residence file.

**Settle** — ~6 wks

File the residence application within the first 90 days, open a bank account, set up utilities, test the broadband properly, and start weekly French lessons.

# Your mid-range move checklist

Tick these off as you go. Everything here is scaled to this tier and to Morocco's own prices, visa routes and timelines.

- [ ] US criminal-record check obtained BEFORE leaving the United States
- [ ] Private health insurance arranged before applying for residence
- [ ] Rental contract secured for the residence file
- [ ] Two-city shortlist with a written reason for each
- [ ] Visa route chosen and requirements printed
- [ ] Passport valid 18+ months
- [ ] Documents apostilled and translated
- [ ] Scouting trip booked in a furnished rental
- [ ] Furnished landing rental for month one
- [ ] Moving quotes from three companies; partial shipment booked
- [ ] Pet paperwork started (if applicable)
- [ ] Bank account and money-transfer service opened
- [ ] Fibre confirmed at the specific address before signing
- [ ] French lessons budgeted — administration runs in French/Arabic
- [ ] Contingency fund kept separate and untouched

PLAN · LUXURY MOVE

# Luxury Move

Estimated first-year setup

$45,300

Time matters more than money. You'll hire professionals for the paperwork, the move and the settling-in, ship what you love, and land in a home that is ready from day one.

## First-year cost breakdown

| | |
|---|---|
| **Scouting trip flights**<br>premium cabins for two | **$2,300** |
| **Scouting trip stay**<br>two trips, hotels and a local fixer | **$3,800** |
| **Residence, permits & translations**<br>immigration lawyer handles the whole residence file | **$3,800** |
| **Relocation flights**<br>premium one-way, with extra baggage | **$2,400** |
| **Moving & shipping**<br>full container, white-glove packing and unpacking | **$8,500** |
| **Housing deposit & first rent**<br>deposit plus first month at Anfa/Souissi/Palmeraie-level rents | **$4,200** |
| **Furnishing & setup**<br>designer-ready furnishing for an unfurnished lease | **$5,800** |
| **Health insurance, first year**<br>premium global plan with fast private access | **$4,200** |
| **Language classes**<br>private French tutoring for the household | **$1,600** |
| **Local admin & first-month living**<br>relocation firm handles registration, utilities, vehicles and staff | **$4,600** |
| **Contingency**<br>10% of the total above | **$4,100** |
| **Total** | **$45,300** |

## Timeline

**Decide & research** — ~8 wks

Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.

**Paperwork** — ~10 wks

Get the US criminal-record check before you leave the United States — it can only be obtained there. Gather documents and translations, arrange private health insurance, and plan to file the residence application at the Bureau des Étrangers within your first 90 days in Morocco.

**Scouting trip** — ~3 wks

One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space.

**Move** — ~4 wks

Full container with white-glove packing and unpacking. Home leased or purchased before arrival — buying runs through a notary and a convertible dirham account from day one.

**Settle** — ~4 wks

Relocation firm completes the residence filing, utilities, schools, staff and vehicles. Private French tutor scheduled.

LUXURY MOVE · CHECKLIST

# Your luxury move checklist

Tick these off as you go. Everything here is scaled to this tier and to Morocco's own prices, visa routes and timelines.

- [ ] US criminal-record check obtained BEFORE leaving the United States
- [ ] Private health insurance arranged before applying for residence
- [ ] Convertible dirham account opened before any property purchase (protects repatriation on resale)
- [ ] Immigration lawyer appointed and residence basis confirmed
- [ ] Two-city shortlist with a written reason for each
- [ ] Visa route chosen and requirements printed
- [ ] Passport valid 18+ months
- [ ] Scouting trips completed with agent viewings
- [ ] Home secured and furnished before arrival
- [ ] Full-container shipment with insurance booked
- [ ] Pet specialist booked door to door (if applicable)
- [ ] School places confirmed (if applicable)
- [ ] Vehicle purchase or lease arranged
- [ ] Private French tutor scheduled
- [ ] Banking set up locally
- [ ] Contingency at 10%, held in local currency

PLAN · RETIREMENT MOVE

# Retirement Move

Estimated first-year setup

$19,250

You're moving for good on a pension, savings or both, and the priorities are different: a residence basis that doesn't depend on a job, healthcare you can rely on as you age, and a tax outcome that doesn't shrink your income. Morocco has no retirement visa, so the independent-means residence basis — and its income evidence — needs a local immigration lawyer's confirmation before any other spending.

## First-year cost breakdown

| | |
|---|---|
| **Scouting trip flights**<br>two return tickets, off-peak | **$1,050** |
| **Scouting trip stay**<br>a long, slow stay in Marrakech, Agadir, Essaouira or Rabat | **$1,700** |
| **Residence, permits & translations**<br>lawyer confirmation of the independent-means basis, criminal-record check, translations | **$2,200** |
| **Relocation flights**<br>one-way, with extra baggage | **$1,100** |
| **Moving & shipping**<br>partial shipment of the things that make it home | **$2,900** |
| **Housing deposit & first rent**<br>deposit plus first month; rent before you buy | **$1,500** |
| **Furnishing & setup**<br>making a long-term rental comfortable | **$1,900** |
| **Health insurance, first year**<br>private cover — AMO does not cover non-working residents | **$2,300** |
| **Language classes**<br>French group classes — daily life runs in French/Arabic | **$550** |
| **Local admin & first-month living**<br>SIM, transport, healthcare sign-ups | **$2,300** |
| **Contingency**<br>10% of the total above | **$1,750** |
| **Total** | **$19,250** |

## Timeline

**Decide & research** — ~8 wks

Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.

**Paperwork** — ~10 wks

Get the US criminal-record check before you leave the United States — it can only be obtained there. Gather documents and translations, arrange private health insurance, and plan to file the residence application at the Bureau des Étrangers within your first 90 days in Morocco.

**Scouting trip** — ~3 wks

One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space.

RETIREMENT MOVE · CHECKLIST

# Your retirement move checklist

Tick these off as you go. Everything here is scaled to this tier and to Morocco's own prices, visa routes and timelines.

- [ ] Item 1: local immigration lawyer confirms the independent-means basis and its income evidence — there is no retirement visa
- [ ] US criminal-record check obtained BEFORE leaving the United States
- [ ] Private health insurance arranged before applying for residence
- [ ] Two-city shortlist with a written reason for each
- [ ] Visa route chosen and requirements printed
- [ ] Passport valid 18+ months
- [ ] Documents apostilled and translated
- [ ] Long scouting stay booked in your first-choice city
- [ ] Rent-before-you-buy: landing rental for month one
- [ ] Partial shipment booked
- [ ] Pet paperwork started (if applicable)
- [ ] Pension and tax-residency advice taken
- [ ] French group class booked for week two
- [ ] Contingency fund kept separate and untouched

PRACTICALITIES

# Getting there & the calendar

## Main gateway airports

Casablanca Mohammed V (CMN), Marrakech Menara (RAK), Rabat–Salé (RBA), Tangier Ibn Battuta (TNG), Agadir Al Massira (AGA) — verify at guide build

Low-cost carriers: Royal Air Maroc, Air Arabia Maroc, Ryanair — verify at guide build

US connections typically route through Casablanca on Royal Air Maroc or via European hubs; verify any non-stop claims before printing. European low-cost coverage into Marrakech, Agadir and Tangier is extensive.

## Holidays & festivals

National day: Throne Day (Fête du Trône), 30 July.

- Throne Day (30 July) — the King's address, official ceremonies and evening concerts nationwide
- Eid al-Fitr (dates vary — lunar calendar) — the end of Ramadan, Morocco's biggest family holiday period
- Eid al-Adha (dates vary — lunar calendar) — the Feast of Sacrifice; travel and business slow nationwide

BEFORE YOU GO

# Three ways we can help

### Search jobs for free

Our job board is free for everyone. Browse remote and in-person roles that hire foreigners, filter by country, and apply directly. Employers post for a flat fee; you never pay to look. Start at theglobalexpathub.com/jobs.

### Follow us on social

Find us on Facebook, Instagram, YouTube, LinkedIn and TikTok for country guides, expat stories, drone films and launch news. It is the fastest way to hear what is new and to reach us with questions.

### Be our featured story

Send us your best travel photo and your story of moving abroad. Each week we feature one expat on the site and across our channels. Follow us, then submit through the Stories page, or simply message us your pictures on social. It could be you next.

# Ready to research your move?

This guide is a companion to the full, always-updated Morocco page on The Global Expat Hub, where you'll find live travel advisories, official links, the job board, partner listings and more.

VISIT THE FULL GUIDE

theglobalexpathub.com/country/morocco

Want the next guide when it's out? Join **The Expat Brief**, our free monthly newsletter, at **theglobalexpathub.com** — always free, no paywall.

All figures are editorial estimates for planning and were current at publication in 2026. Tax rules, visa schemes and prices change; verify before you rely on them. This guide is not legal, immigration, medical or financial advice.

THE GLOBAL EXPAT HUB
Find your place in the world.