

## 1.1 Why choose Montenegro?

Let's cut the postcard crap right now: Montenegro is not a fairytale Adriatic haven where digital nomads sip espressos for €1 while coding in hammocks. It can be, if you play your cards right, dodge the illusions, and come with a solid plan (and preferably, income from abroad). The magic's there, but you'll have to dig past the brochures and the "expat guru" nonsense to find it. So why should you even consider Montenegro? Because if you know what you're doing, it offers a sweet balance of affordability, natural beauty, geopolitical ambiguity, and just enough friction to keep the masses away.

Let's talk money first, because that's where most illusions crash. The average Montenegrin brings home between €800 and €900 a month. That's not a typo. Now imagine paying €600 for a one-bedroom in Budva during the off-season, and double that in July. See the math? Most locals survive through family support, side gigs, or seasonal stacking. You, with your remote EU job or pension from abroad, will feel like royalty, but don't mistake comfort for parity. You're not playing the same economic game. That's both your advantage and your blind spot.

**Avoid This:** Bragging about how cheap life is here. It's tone-deaf, makes you a target, and ensures you'll never be taken seriously by locals.

Tourism is the country's economic drug, sweet and addictive but fragile as hell. Kotor, Budva, and Tivat gorge on cruise ships, luxury marinas, and summer crowds. It brings cash, yes, but also inflation, garbage, and burnout. The job market inflates in May and deflates by November. If you're coming to work here, brace for feast-or-famine cycles, unless you're in IT, remote work, or real estate.

**Insider Tip:** If you're looking to start a business, tether it outside of tourism seasonality. A delivery service in winter, online teaching, or anything tied to expats can smooth the off-season crash.

Real estate? That's the next gold rush, if you believe the Russians, Turks, and a surprising number of EU retirees. There's no property tax trap yet, no golden visa nonsense, and you can technically buy a flat and get residence. But here's the kicker: owning property gives you zero right to work. Buy a flat, sure, but don't expect it to solve your visa problems unless your income is external and stable. And those deeds? Expect a notary circus, multiple translations, and a property registry that feels stuck in 1996.

Survival Hack: If you're buying, hire a Montenegrin fixer, not just a lawyer. They'll open doors at the cadastre, city hall, and utility offices that Google Maps won't show you.

The IT and outsourcing sector is buzzing, but it's a mosquito buzz, not a thunderclap. Podgorica is trying hard to sell itself as a tech hub. A few co-working spaces, a startup incubator or two. If you're already plugged into the international remote work circuit, you'll manage fine. Just don't come expecting Estonia-level e-residency systems. Bureaucracy is still analog, literally. Ink stamps, paper files, and people who prefer coffee breaks over email replies.

Unspoken Rule: Always show up in person. Emails are ignored. Phone calls are unreliable. A smile and a printed document, handed over in a plastic folder? That's how things move.

The climate divides the country in two: the coast plays Mediterranean paradise, scorching summers, mild winters, while the north turns into a snow-globe of cold villages and unplowed roads. Pick your poison. Coastal living means heatwaves, high humidity, and wildfires in July. Inland? You'll face winter power cuts and the kind of isolation that makes you question every life decision. Choose based on your health, habits, and how much silence you can tolerate.

Connectivity is decent, until you need it. Podgorica and Tivat have stable 4G/5G, fiber in the better buildings, and reasonable latency. But drive 40 minutes inland and you'll be praying to the signal gods. Roads? The Adriatic Highway is beautiful if you're a tourist and a nightmare if you're commuting. Expect one lane, one goat, and one guy overtaking on a curve. Public transport is charmingly unreliable, except for the intercity buses, which somehow survive on chaos and diesel.

Montenegro uses the euro, which is a fiscal blessing and a policy curse. It stabilizes inflation (on paper) but gives the state zero control over monetary policy. Prices are rising faster than salaries, especially in tourist zones. Imported goods will kill your budget if you insist on almond milk and gluten-free organic granola. Local produce, however, is a dream: tomatoes that smell like tomatoes, cheese from real sheep, and homemade rakija strong enough to knock out a mid-sized politician.

Avoid This: Thinking your foreign salary makes you immune to inflation. It doesn't. Exchange rates may be stable, but the ground reality shifts under your feet, especially in summer.

Work-life balance is a mythological creature here, real for some, extinct for others. Public sector workers enjoy long lunches, 20 days of paid leave, and a total absence of urgency. Seasonal staff in Budva? Burnout in August, jobless in October. If you're launching a business, your productivity will depend on how well you surf that wave. If you're remote-working, you'll be fine, as long as your internet holds and you don't mind slow mornings.

Safety-wise, Montenegro does well. Violent crime is rare. Petty theft spikes in tourist towns during the season, but if you're not flashing your new iPhone on a crowded bus, you'll likely be fine. That said, don't be naïve: organized crime exists, and while it rarely touches expats, it's behind some of the flashiest cars and shadiest clubs you'll see in Tivat.

Healthcare? It exists, but don't get sick in a village on a Sunday. The public system is underfunded and understaffed. You'll need private insurance to bridge the gaps, or a good contact in Podgorica. For serious stuff? Belgrade or a flight home. Education? Functional. That's the best word for it. Below EU average, but schools run, kids learn, and international schools are popping up slowly, with price tags to match.

As for bureaucracy, brace yourself. You'll translate everything, apostille everything, and probably submit the same form twice. No digital nomad visa (yet), and no way around the paper chase. Physical presence is mandatory for almost everything. Want a permit? Get your lease notarized, your documents translated into Montenegrin, and your patience upgraded to monk level.

Survival Hack: Bring at least 10 printed passport photos, multiple document copies, and a local SIM. Bureaucracy here feeds on paper and presence.

Montenegro is not for everyone. But for the right kind of expat, curious, patient, adaptable, it's a goldmine. You won't get luxury on a shoestring, but you will get autonomy, nature, and a pace of life that invites you to breathe. Just don't expect it to bend to your logic. Montenegro doesn't adapt to you. You adapt to Montenegro, or you leave.

## 1.2 What to Expect in Practice

The first thing Montenegro teaches you is this: expectation is your enemy. You'll come in with timelines, checklists, maybe even a Gantt chart. Montenegro will chew it up, shrug, and offer you a coffee instead. It's not chaos, it's a different tempo. Think less "Swiss clock," more "existential shrug."

Take the residence permit. Officially, it takes 30 to 60 days. Unofficially, it depends on whether your papers are perfect, your lease is notarized, your police clearance is stamped correctly, and Mercury isn't in retrograde. Miss one piece, and the whole file gets bounced. You'll wait, and you'll do it in person. Online systems are window dressing. The real work happens in buildings with flickering fluorescent lights and overworked clerks who don't care how urgent your digital nomad plans are.

Avoid This: Showing up with unverified translations. Every document needs to be apostilled and translated by a sworn Montenegrin translator. Not your friend's cousin who "speaks Serbian."

Survival Hack: Book your biometrics appointment at the police station the minute you land. Slots fill up weeks in advance, especially near the coast between May and September.

Now, banking. If you're a non-resident, opening an account takes 1 to 2 weeks, assuming the bank doesn't ask for extra documents on a whim (it happens). With residency, it's faster. But you'll need a local address, proof of income, and enough patience to sit through questions about your source of funds. This isn't paranoia, it's compliance. Montenegro is trying to look clean for the EU. That means AML checks even if your income comes from grandma's Etsy store.

Health registration? Don't even think of using public clinics until you're properly registered with the Fond za Zdravstveno Osiguranje. That process can drag for up to two months after you get your permit. In the meantime, you'll pay out of pocket or hope your international insurance covers local clinics, many don't. And no, they won't accept your EHIC card for anything beyond emergency stitches.

Insider Tip: Once you've submitted your permit file, use the wait time to find an English-speaking private GP and dental clinic. Don't wait to get sick.

Renting is another arena where theory and practice don't match. Coastal cities are brutal in summer. You'll be competing with digital nomads, cruise staff, and seasonal workers for the same one-bed flat. Expect prices to double from May to September. Finding a long-term rental during that time? Possible, but rare. Landlords prefer tourists. Inland towns like Nikšić or Cetinje are cheaper and calmer, but also less connected, and with fewer amenities.

Even once you've locked in a flat, expect hidden costs: 1–3 months' rent in deposit, plus the agent's fee (often one full month), plus notary fees if you want your contract to be valid for residence purposes. And you do want it valid. The cops will check. Informal leases might be cheap, but they won't help you stay in the country legally.

Unspoken Rule: Pay your rent in cash. Most landlords ask for it, not because they're shady (well, sometimes), but because they don't want it on paper for tax reasons.

Let's talk about what your money actually buys. If you're a remote worker pulling in €2,000+ from abroad, you'll live very comfortably. Coast or inland, you can afford good rent, good food, and even the occasional escape to Dubrovnik or Belgrade. Pensioners with €1,000–1,200? Inland, that's a good life, fruit from the market, heating in winter, coffee every day. But on the coast, it gets tight. Students survive in shared flats, but they live lean, €150–250 gets you a room with basic furnishings and thin walls. As for service workers earning €500–700? They often live with family or split rent with three others. Don't assume your café barista has a private flat. They probably don't.

Now for the elephant in the room: bureaucracy. It's a ritual here. Everything requires your presence, a printed copy, and a signature with a pen that you have to bring. There are no digital permits, no online registration, no chatbot to help you at 2am. You'll queue. You'll get sent back. You'll be told your lease needs a stamp from a notary whose office just closed 10 minutes ago. It's not personal. It's Montenegro.

Avoid This: Arguing with clerks. It won't speed things up. If anything, you'll get bumped to the bottom of the pile.

Then comes the cultural mismatch. Montenegrins are direct. They don't do diplomatic small talk. If your papers are wrong, they'll say "this is no good." If you ask too many questions, they'll sigh, shake their head, and walk away. It's not rudeness, it's efficiency. Or exasperation. The line is blurry. Humor is different, too. Sarcasm is dry, blunt, and not always a signal of friendship. Don't try your British wit unless you know the room.

Unspoken Rule: Never interpret silence as consent. If a Montenegrin says “maybe,” assume “no” until proven otherwise.

Language matters. English is spoken decently in coastal towns and by younger people, especially in hospitality. Inland? Less so. Expect to mime, point, or use Google Translate in grocery stores or administrative offices. The more Montenegrin (or Serbian) you learn, the faster people open up. It’s a language of loyalty, learn a few phrases, and you’ve already crossed the first social barrier.

Trust builds slowly. Montenegrins don’t rush relationships. They watch, test, observe. The real social glue? Coffee. Invite someone for a coffee, accept their invitation, or linger at a terrace long enough, and doors open. Networking isn’t formal here, it’s fermented over espresso, often multiple rounds. Don’t schedule, drift into conversations. That’s where the real information flows.

Insider Tip: Never underestimate the power of becoming a “regular.” Whether it’s your barber, baker, or the café guy, consistency breeds trust, which opens access.

One last trap: the insurance gap. Between your arrival and your official registration in the Montenegrin health system, you’re in limbo. A twisted ankle? Your problem. A dental infection? €100 in a private clinic. Always have an international plan before arrival, and make sure it covers Montenegro explicitly. Some EU plans don’t. And don’t expect local clinics to bill your insurer. You pay first, then fight for reimbursement later.

Integration here is not a straight line. Some adapt in months. Others never do. Montenegro doesn’t make it easy, but it does make it real. If you come with openness, thick skin, and no illusions, it might just be the most grounded place you’ll ever live.

## 1.3 Quick Cultural Overview

If you're coming to Montenegro with Western assumptions about how societies should work, prepare to be confused, and humbled. Culture here isn't something you see in museums or read in guidebooks. It's baked into every interaction, every raised eyebrow, every unsolicited rakija shot. And it won't explain itself. You'll either tune in, or you'll bounce off the surface like every other expat who never made it past week six.

The first thing to understand is hospitality, not as a pleasantry, but as a reflex. If someone invites you for coffee, it's not small talk. It's an invitation into their world. Accept it. You might end up at a family barbecue without knowing how, but that's how it works. Guests are sacred. You'll be offered coffee, then food, then rakija, then more food. Refuse gently, but don't make it a habit. They're not trying to impress you. They're honoring you.

Unspoken Rule: Never show up empty-handed. Wine, sweets, or something from your country. Bonus points if it's homemade.

Behind that warm welcome, though, lies a collectivist structure that runs deep. Family isn't just emotional, it's economic, logistical, political. Nepotism isn't a scandal here; it's a survival strategy. Jobs go to cousins. Favors are exchanged over dinner, not resumes. You won't beat this system, but if you're patient, you can navigate it. Build connections slowly, prove yourself, and you'll be pulled into the network like a long-lost relative.

Avoid This: Mocking the "who-you-know" culture. It's not corruption. It's cohesion. Montenegrins carry a fierce pride in identity and resilience, sometimes quiet, sometimes theatrical. This is a country that's been invaded, occupied, divided, and somehow never erased. Locals will tell you stories of grandfathers who fought off empires and walked ten days through snow. They're not exaggerating, or rather, exaggeration is part of the truth here. If you want to connect, don't dismiss these tales. Ask questions. Listen. Learn the rhythm.

Insider Tip: Everyone has a village. If someone says "I'm from Podgorica," they also have a grandmother in the mountains, and that's where the real stories are.

Communication here dances between blunt and poetic. People will tell you things directly, but not coldly. There's usually a wink, a metaphor, or a fable tucked into the message. Expect storytelling. Expect detours. A five-minute question might turn into a 45-minute anecdote involving goats, a cousin, and a Communist-era joke. Roll with it. They're testing how well you listen, not just what you say.

Survival Hack: Don't cut people off mid-sentence. It's not just rude, it's disruptive. Let them land the punchline, even if it's buried under five side stories.

Non-verbal cues matter more than you think. Tone of voice, eye contact, body language, all are part of the code. A raised eyebrow can mean "no," a sigh might mean "yes but reluctantly," and a long silence might mean "don't push." You'll learn fast if you shut up and watch. Small talk is a ritual here. You don't go straight to business. You ask about the family, the weather, how tired they are. It's not filler, it's social glue.

Unspoken Rule: Never say "I'm in a rush." It's interpreted as disrespectful, even aggressive. Time here bends for relationships, not efficiency.

On gender and family roles, brace for contrast. Outside the cities, patriarchy is alive and kicking. Men may do the talking in public. Women often run the household behind the scenes, quietly, powerfully. Don't project your feminist expectations too fast. Observe how things function, not just how they look. You'll find strong women everywhere, but they're not always loud about it. In Podgorica or on the coast, gender norms are more relaxed, but still traditional by Northern European standards.

LGBTQ+ visibility is limited. You'll see Pride flags in Podgorica, but rarely beyond. Younger Montenegrins are more open, many grew up with the internet and don't carry the same cultural weight, but the older generation? That's another story. Discretion is still a survival tactic in many regions. If you're queer, you can live openly in urban areas, but don't expect rainbow revolutions in the countryside.

Then comes the urban–rural divide. It's not just economic. It's mental. The coast, Budva, Tivat, Kotor, is outward-looking, multilingual, addicted to tourism. Inland towns are slower, suspicious of change, deeply attached to land and tradition. Podgorica sits awkwardly in between: an administrative hub trying to feel modern, but still missing an international soul. It's functional, not romantic, think government offices, cafés, and concrete. But it grows on you, especially if you learn its rhythm.

Insider Tip: Don't judge Podgorica by its looks. Its charm is underground, in the bars, the conversations, and the unexpected friendships.

Cultural identity here shows up in subtle ways: holidays, sports, music. Independence Day (May 21) and Statehood Day (July 13) are serious business. Orthodox Christmas and Easter bring out the national soul, families gather, food flows, churches fill. Bajram is celebrated in Muslim-majority areas, with feasts and community gatherings. These aren't just dates, they're rituals. If you get invited, go. Bring something. Eat everything.

And yes, they love sports, basketball and football top the list. But don't just watch the game. Watch how they watch it: the shouting, the camaraderie, the drinking rituals. It's social theatre. Celebrities? Think athletes, singers, and a few viral internet personalities. Politics is a minefield, go slow.

Avoid This: Mentioning Kosovo, Serbia, or NATO in your first month. Just... don't. You don't have the context yet.

So what's the cultural takeaway for you? Montenegro is layered. It doesn't perform for tourists, and it doesn't chase validation. If you come with curiosity, humility, and a willingness to listen more than you speak, you'll unlock a world most expats never touch. But if you barge in with assumptions, rush the process, or treat this place like your cheap European playground, it'll close its doors fast.

This isn't the Balkans Lite. This is the real thing, and if you learn to read between the lines, you'll be richer for it.

## 1.4 Political Environment & Freedoms

Let's get one thing straight from the start: Montenegro is a democracy, on paper. It holds elections. It has a parliament. There are courts, laws, even anti-corruption agencies with shiny logos. But if you think that means Scandinavian transparency or German institutional efficiency, you're about to get a very Balkan education in the difference between structure and function.

Yes, it's a parliamentary democracy, the kind that changes governments often enough to give you whiplash. Coalitions rise and fall like Adriatic storms, and party loyalty is a flexible concept. Elections are regular, but the mood isn't always celebratory. Voter fatigue is real. Promises are grand, delivery less so. Don't be shocked if people roll their eyes when you ask about politics. Most locals trust their cousins more than their ministers.

Unspoken Rule: Don't praise any party too loudly in public, unless you know who's listening. Everyone has history here. And memory is long.

Montenegro's been dancing with the European Union for years, trying to align its institutions and laws. And yes, progress exists. Reforms are made. EU flags flutter in public buildings. But integration is slow, partly because Brussels moves like a glacier, partly because actual reform means dismantling networks of power that have been entrenched for decades. No one gives up a patronage system without a fight.

The judiciary? Officially independent. In practice, it's complicated. Judges aren't puppets, but they're not entirely free, either. Corruption allegations surface like clockwork, usually shrugged off unless they hit a critical PR point. Delays in court cases are legendary. If you end up in a legal dispute here, bring a lawyer, a book, and a year's worth of patience. Justice exists, eventually, but it doesn't hurry for anyone.

Avoid This: Filing frivolous lawsuits or expecting quick resolutions. Legal battles here are marathons wrapped in paperwork and slow-motion bureaucracy.

When it comes to civil liberties, you're mostly safe. You can speak your mind, organize events, attend protests, but know your audience. Freedom of speech is legally protected, yes, but the enforcement line is thin and blurry. Call out government failures at a dinner table? No problem. Post a viral takedown of a minister on TikTok? That's another story. Criticism isn't censored, it's *pressured*. Subtly. Through advertisers, legal threats, or strategic silence.

Insider Tip: Montenegrin satire exists, but it's cautious. If you want to criticize, do it smart, not loud.

Digital privacy, meanwhile, is a frontier still being mapped. There are no widespread surveillance programs (as far as anyone knows), but protection is weak. Don't expect

GDPR-level safeguards. Your personal data might pass through a dozen hands during a residency process, and no one will blink. If you're handling sensitive info, or just value your digital skin, use a VPN. Not because you're in danger, but because the system is leaky by default.

Survival Hack: Never assume emails to public institutions are secure, or even read. Hand-deliver anything important, and avoid oversharing online if your visa status depends on discretion.

The media landscape is like the country itself: a cocktail of contradictions. You've got independent outlets doing real journalism. You've also got newspapers and TV channels with not-so-subtle party alignments. Propaganda here doesn't shout, it *nudges*. What's covered, what's ignored, what's repeated, it's all curated. That doesn't mean you're in a dictatorship. It means you need to read between the lines. Cross-check sources. Ask around.

And then there's the censorship, not the fire-and-brimstone kind, but the soft, insidious version. Editors getting calls. Journalists losing contracts. Investigations that stall mysteriously. If you're used to clean press freedom indexes, Montenegro will feel like a step back. But if you're coming from more repressive regimes, you'll find it surprisingly open. It depends on your baseline, and your bullshit radar.

Unspoken Rule: Journalists are both respected and resented. Everyone claims to support "truth", until the truth hits someone's uncle's company.

What about corruption? It's here. Not everywhere, not always visible, but definitely woven into the administrative DNA. There are anti-corruption bodies, task forces, hotlines. But enforcement is erratic. A big fish might get caught to please Brussels, but lower-level bribery persists in forms that aren't even considered corruption by many locals. Paying to speed up a permit? Just "greasing the wheels." Hiring your cousin's son? "Helping the family."

Avoid This: Offering a bribe as a foreigner. It's not just illegal, it's stupid. Locals know who to pay, when, and how. You don't. You'll get caught.

Whistleblower protections exist, again, on paper. The law supports you. Reality does not. Very few test cases exist, and most people who try to expose wrongdoing find themselves isolated fast. If you find yourself with insider knowledge of corruption, think twice before going full Edward Snowden. This isn't the place for hero fantasies. Either use the legal channels carefully, or get professional legal advice first.

So where does that leave you, the expat? In a weirdly privileged position. Most of these issues swirl around you but don't touch you directly, unless you dive into local politics, start a business that threatens someone's cousin, or post viral rants calling Montenegro a mafia state. You have freedom. Just don't confuse it with impunity.

This country tolerates dissent, but it respects discretion more.

Montenegro is a place of contrast: political fatigue mixed with fierce pride, freedom framed by unspoken limits, and a desire for progress tangled in historical inertia. If you want to live here well, understand the rules, especially the ones that aren't written. That's how you stay free without being foolish.

## 1.5 Social Fractures & Tensions

Montenegro may look small on the map, a peaceful dot wedged between mountains and sea, but underneath the postcard image lies a country split by geography, memory, religion, and identity. You won't see these cracks right away. They don't scream. They hum, in conversations that shift tone, in silence when you mention certain names, in glances passed between people when the topic veers too close to history.

Let's start with geography, because here, where you're from still defines what you get. The coast is rich, or at least it plays rich, Budva, Kotor, Tivat, Podgorica, all pulsing with tourism money, foreign investment, yachts, and EU ambition. The north? It's another country entirely. Villages hollowed out by emigration. Schools that struggle to stay open. Hospitals that lack specialists. Entire generations gone to Germany, Switzerland, or Serbia in search of work.

Unspoken Rule: Never assume that someone from the north shares the same optimism as someone from the coast. They're living different realities under the same flag.

This regional divide plays out in every sector: access to healthcare, education, job opportunities. If you break your leg in Kotor, you'll be treated. In Pljevlja? You might need to be driven three hours for a scan. It's not malice. It's neglect, long-standing, structural, and quietly resented. Expats don't always see it, but if you move inland, you'll feel it soon enough. Don't romanticize it. Rural life here isn't "charming", it's often abandoned.

Avoid This: Moving to a remote mountain town thinking it'll be your Balkan bohemian dream. Without support, you'll burn out, or freeze in winter.

Then come the minority dynamics. On paper, Montenegro is inclusive: Bosniaks, Albanians, Croats, all recognized, all with protected language rights. You'll see bilingual signs in some towns. Schools offer lessons in Albanian or Bosnian. But on the ground, there's friction. Not always open conflict, more like a low-level tension that resurfaces in elections, in news cycles, in cultural events that are suddenly about "identity" more than music or food.

Insider Tip: In Ulcinj or Rožaje, Albanian is often heard more than Montenegrin. Respect that. Learn a few greetings in both languages, it goes a long way.

Urbanization is its own silent fault line. The coast is bursting at the seams, overbuilt, overpriced, and jammed with cars from May to September. What used to be fishing villages are now Airbnb empires. Meanwhile, rural areas are bleeding population. Houses rot. Schools close. Whole towns are kept alive by pensions wired from abroad. The gap is growing, and with it, resentment. Locals see tourists living better in five days than they live in five months.

Religion adds another twist. The Serbian Orthodox Church isn't just a faith here, it's a political force. Monasteries don't just host pilgrimages; they influence elections. The state walks a careful line between secular governance and inherited loyalties. Islam and Catholicism also have roots, especially in the north and coastal towns. You'll hear the call to prayer in some regions, church bells in others. Coexistence exists, but it's not always tranquil.

Unspoken Rule: Don't make casual jokes about religion. What seems harmless to you might touch wounds deeper than you understand.

The real minefield, though, is collective memory. The wars of the 1990s, Bosnia, Croatia, Kosovo, NATO bombings, left scars across the region, and Montenegro is no exception. The narrative you hear depends entirely on who's telling it. Ask three people from different backgrounds, and you'll get three different stories, all passionate, all partially true, all incompatible. These aren't just history lessons. They're inherited traumas, still alive in families, media, and politics.

Avoid This: Asking "what really happened in the war?" over drinks. You're not going to solve Balkan history at a bar. You'll just lose friends you hadn't made yet.

That division is generational too. Older Montenegrins remember Yugoslavia, some with nostalgia, others with bitterness. Younger generations are torn between EU dreams and inherited identities. Some are eager to move forward. Others feel their roots being erased. The tension isn't always visible, but you'll see it in protests, in music, in flag-waving on national holidays. Identity here is layered, and often contested.

Survival Hack: When you hear a heated debate, just listen. Don't pick a side. Show respect for the complexity. Montenegro doesn't need another loud foreign opinion.

So, what does this mean for you as an expat? You're not expected to take sides, but you are expected to notice. If you want to live well here, you have to read the room. That means listening more than speaking. It means knowing when to ask, and when to let silence do the talking. It means resisting the urge to compare or simplify.

This isn't just a country. It's a mosaic, political, cultural, historical. And like any mosaic, if you only look at one tile, you miss the whole picture.