

Where Else We Could Live... (as of November, 2024)

I eliminated Australia, Canada, Ireland and New Zealand, which I also researched. If I understood correctly, they are only looking for workers, not retirees. Australia even removed their “retirement visa” in 2018.

Country	What it Would Take	Cost of Living	Healthcare	Public Transportation	Language	Notes
Costa Rica	You need to apply for a (temporary) residency permit for the first 3 years, which typically requires proving a stable income, a clean criminal record, and depending on the visa type, a certain level of investment in the country, like real estate	As of 2022: The cost of living in Costa Rica is relatively cheap compared to the cost of living in the USA. Most expats in Costa Rica can live comfortably on \$1,500 – \$2,000 per month. Overall, prices in Costa Rica are 26.6% lower than in the United States. Moreover, rent prices in Costa Rica are 60% lower compared to the US. However, with the growing number of expats and digital nomads, the cost of living in Costa Rica has increased over the past decade. Nonetheless, for someone who is earning money abroad or has adequate savings, this won’t be too noticeable on the wallet. For example, a monthly income of \$1,500 to \$2,500 will allow you to pay for a two or three-bedroom rental, eat out a couple of times a week, and splurge on something special once in a while.	Understanding the Costa Rican Healthcare System: Americans visiting or living in Costa Rica have several options for healthcare, including: Public healthcare The Caja Costarricense de Seguro Social (CCSS) is a public security fund that provides healthcare services. As a resident, you'll pay a monthly contribution to the CCSS based on your income, and in exchange, you'll have access to healthcare. Public healthcare is free in emergencies, but most people need to pay for other medical costs. Private healthcare Private healthcare plans are available through the government-owned Instituto de Seguro Nacional (INS). Private plans can include dental, optometry, and annual check-ups. Private healthcare can be more expensive than public healthcare, but it can also offer shorter wait times and the ability to choose your doctor. Out-of-pocket Paying for healthcare out-of-pocket can be a viable option for many people living in Costa Rica. Standard GP visits cost around \$60–\$75, and specialist visits and diagnostic tests cost less than \$100. Travel health insurance	Buses	Spanish Not many people speak English however, a fairly large ex-pat group in some areas	No military A lot of petty crime Many houses are surrounded by broken-glass topped walls Costa Rica is the safest Central American country. In fact, it ranks at 32 on the 2020 Global Peace Index’s ranking of 163 countries when it comes to overall level of ‘peace.’ Furthermore, Costa Rica is one of the most stable Latin American countries. With tourism contributing majorly to the country’s GDP, the government is focused on making the country accessible and comfortable for tourists. Nevertheless, crime has been steadily on the rise, including violent crime that is mainly gang-related. That doesn’t have a major impact on expats and visitors though. Here are other great places to live as an American expat in Costa Rica: ● Grecia ● Liberia ● Limón ● Tamarindo ● Playas del Coco ● Lake Arenal ● Uvita

			Visitors to Costa Rica should have travel health insurance to cover basic emergencies, evacuations, and interruptions.			
Country	What it Would Take	Cost of Living	Healthcare	Public Transportation	Language	Notes
France	To move to France as an American, you primarily need to obtain a long-stay visa through the French consulate, which requires submitting necessary documents like your passport, proof of funds, health insurance, and depending on your purpose, a job offer or study acceptance letter; you may also need to demonstrate proficiency in the French language, and once in France, you'll need to apply for a residency permit ("carte de séjour" or "carte de resident") to live there long-term.	Cost of housing is cheaper but otherwise about the same – Paris is the most expensive, other towns considerably less How much money do you need to live in France? An individual may require around € 12,000 per year to live comfortably in France, and a family of four might need approximately € 41,000 per year to cover their living expenses	Can apply for government-subsidized good healthcare after 3 months	Big cities have either a metro or trams on tracks, buses, etc.	French, but many more (2/3) speak English than historically—for the last 50 years English is taught in school.	Le Pen, the right-wing leader, is gaining in support and may replace the current President in the election in 3 years

Country	What it Would Take	Cost of Living	Healthcare	Public Transportation	Language	Notes
Italy	For an American to move to Italy, they would need to obtain an entrance visa from an Italian consulate before arriving, which typically requires applying well in advance, and then upon arrival, apply for a "permesso di soggiorno" (residence permit) to legally live in the country for more than three months; this process involves providing documentation like passport, proof of income, health insurance, and a place to stay in Italy, and may also require signing an integration agreement to demonstrate a commitment to learning the language and culture.	Summary of cost of living in Italy: ● A family of four estimated monthly costs are 3,230.5\$ (3,013.9€) without rent. ● A single person estimated monthly costs are 923.2\$ (861.3€) without rent. ● Cost of living in Italy is, on average, 19.6% lower than in United States. ● Rent in Italy is, on average, 55.0% lower than in United States.	Italy's healthcare system is a tax-funded national health service (SSN) that provides universal coverage to all citizens and legal residents: Coverage The SSN provides access to primary care, inpatient care, health screenings, maternity care, specialty care, home care, hospice care, preventive medicine, and pharmaceuticals. Cost Access is largely free at the point of use, but patients may have to pay copayments for specialty visits, procedures, and some outpatient drugs. Providers Public hospitals and accredited private providers deliver services. Wait times The average wait time to see a general practitioner is less than 24 hours, and the wait time to see a specialist is less than one month. First aid First aid is free of charge for everyone in urgent cases, and a copay is sometimes asked for non-urgent cases. Enrollment To enroll, visit a local ASL office and bring proof of ID and your address. Enrollment is free for Italian citizens, but there may be a fee for EU citizens.	In addition to high-speed trains, there are also plenty of connections served by regional and intercity trains, for example, which allow you to reach the whole of Italy, including small towns, and enjoy a holiday at the seaside or in the mountains while travelling sustainably. Cost...How much is public transportation in Italy? € 1.50 One-way ticket (BIT) The BIT ticket lasts 100 minutes since its first validation and allows for unlimited transfers between the metro, buses, trams and urban trains. The only transfer that is not allowed is to leave the metro and return (by the metro turnstiles). The ticket costs € 1.50 (US\$ 1.60).	Italian About 13% of Italians speak English, making it the second most spoken language in the country after Italian. However, most of those who speak English are not native speakers. English is a required subject in Italian schools, but it's not always taught well.	

Country	What it Would Take	Cost of Living	Healthcare	Public Transportation	Language	Notes
Mexico	Tourist visa Allows a stay of up to 180 days. This visa is obtained with a valid passport and a Forma Migratoria Multiple (FMM) form, which is provided by the airline or at the point of entry. Temporary resident visa Allows a stay of up to four years. This visa can be applied for at the Mexican consulate in the US or at the National Migration Institute (INM) in Mexico. To apply, the applicant must prove they can financially support themselves in Mexico, which may include a background check. Permanent resident visa Allows permanent residency status. To apply, the applicant must have had a temporary resident visa for four years and meet other requirements, such as proving sufficient monthly income or assets. Retirement program Applicants must prove they have at least \$292,858 in investments or a monthly income of at least \$7,321.47.	“Living in Mexico is, on average, 50.48% lower than in the U.S.” Aside from rent, Numero (2022) estimates a single person can live comfortably on an estimated monthly budget of \$469 and a family of four would be \$1,694. For retirees living on a fixed income, this is especially appealing, as the peso is consistently lower against the U.S. dollar, providing assurance for future stability.	International health insurance should be a priority. Find a policy that covers both chronic health issues and emergencies.	Like the U.S., transit options in Mexico vary by location. Research the area you want to move to and determine the best option for your needs. Travel guides are a good resource In recent decades, Mexico invested heavily in road infrastructure, which connected most major cities by bus network. Local buses also run, but expats should be aware that safety regulations are looser than in the U.S. Urban areas like Mexico City have a well-developed & inexpensive public transit system. Taking your own vehicle: Driver’s License: While a U.S. license is accepted, it’s best to have an International Driver’s permit with a Spanish translation. Temporary Importation Permit: Can be obtained online Title & Registration: If you have an auto loan, you’ll need a notarized letter permitting you to take it outside the US Car Insurance: Mexican police may not honor American car insurance, so ensure your coverage is adequate to avoid risk of arrest or having your car impounded. Once settled, check local registration requirements.	Spanish In tourist areas, much English is spoken. An online translation or language learning app can help fill the gaps	Some parts of Mexico are known for their cartels, gangs, criminals (e.g., Sinaloa). Others draw many expats & Canadians (e.g., San Miguel Allende, Puerto Vallarta, Mexico City) Is it SAFE to move to Mexico? For many, this is the first question that arises when considering a move abroad. Like the U.S., Mexico has pockets where crime & violence are higher, and conversely, areas where it’s lower. So, in short – yes, there are plenty of safe places for expats to live in Mexico! The US State Dept, regularly posts travel advisories online and is a great resource for the most up-to-date safety information. BEST CITIES for EXPATS: ● Salulita ● Puebla ● Merida ● San Miguel de Allende ● Playa del Carmen ● Puerto Vallarta ● Huatulco ● Tulum ● Oaxaca ● Mexico City

				Some find it more practical to buy a car in Mexico.		
--	--	--	--	---	--	--

Country	What it Would Take	Cost of Living	Healthcare	Public Transportation	Language	Notes
Panama	To move to Panama from the US, you can follow these steps: Get a visa If you're planning to stay in Panama for up to 180 days, you may not need a visa. However, if you want to work or live in Panama long term, you'll need a work permit and visa. You can use the US Visa Wizard on the US Embassy in Panama website to learn more about the visa process. Apply for a temporary residence permit You can apply for a temporary residence permit for a justifiable purpose, such as employment or business investments. Apply for permanent residency After two years of temporary residence, you can apply for permanent residency. You'll need to have professional or economic ties with Panama to apply, and you'll receive a Panamanian ID (Cedula) if approved. Consider the Panama Pensionado program This program offers incentives for retirees, including import tax exemptions, discounts on utility bills, airline tickets, and more.	Summary of cost of living in Panama: ● A family of four estimated monthly costs are 2,888.3\$ without rent. ● A single person estimated monthly costs are 802.0\$ without rent. ● Cost of living in Panama is, on average, 33.1% lower than in United States. ● Rent in Panama is, on average, 48.2% lower than in United States.	The public healthcare system in Panama provides access to affordable care for nearly all of its 4.4 million residents – including visitors. Many doctors in the country have studied in the U.S. or Europe and often speak English. Doctors working in the private system are required by law also to keep some hours for the public system. For those able to pay more, excellent private hospitals are available with many boasting the coveted Joint Commission International (JCI) accreditation and U.S. affiliations. Hospital Punta Pacifica in Panama City, for example, is the only Central American hospital affiliated with Johns Hopkins Medicine International. Private care is much more expensive than the public facilities, but it is still significantly cheaper than in the U.S. and Europe. Take note that private hospitals typically require patients to pay the estimated visit costs before receiving care.	Getting Around in Panama. Panama is a small country with good transportation infrastructure. It's easy to get most places by bus or small plane, and the rides are generally short and painless.	Spanish About 14% of the population of Panama can speak English, and more people are learning the language in schools each year. English is more commonly spoken in larger cities, such as Panama City, and among people who work in international finance, transportation, and tourism. In rural areas and smaller towns, it may be difficult to find someone who can speak English fluently.	Panama can be a safe country to visit, but there are some things to be aware of: Crime Panama has crime, including theft, break-ins, pickpocketing, and purse snatching. Violent crime is less common, but can occur in some areas, such as Colón, David, and some beach communities. You should take care of your belongings, especially in transport hubs. Demonstrations Demonstrations can occur at any time and can sometimes turn violent. If you're near a demonstration, you should exercise caution and leave the area quickly. Natural disasters Panama experiences hurricanes, earthquakes, and tsunamis. You should be aware of the hurricane season, which runs from June to November, and monitor local news for updates. You should also know the tsunami warning signs and move to high ground immediately. Other safety tips You should avoid high-crime areas of Panama City, and some regions of the Darién. You should also avoid walking alone at night, and use a registered

						taxi instead of hailing one on the street.
Country	What it Would Take	Cost of Living	Healthcare	Public Transportation	Language	Notes
Portugal	D7 visa Also known as the Retirement Visa, this visa is for those with a permanent passive income source outside of Portugal. The income must be at least equal to the minimum monthly wage in Portugal. After living in Portugal under D7 residence status for five years, you can apply for permanent residency. You can also bring your family to Portugal under the Portugal reunification law. In addition to the visa, you'll need to apply for a Portuguese residence permit with the Immigration and Border Services (SEF). To apply for the permit, you'll need to provide documents such as: • Your passport • Two recent photographs • Your residence permit application form • Evidence of sufficient funds • Evidence of accommodation • Document showing your tax history • Permit to access your criminal record • Evidence of medical insurance • Social security document	Portugal is praised for its relatively affordable cost of living, especially when compared to other European countries, making moving to Portugal an attractive option for many. The stable Portuguese economy and comparatively low living costs make moving to Portugal incredibly alluring to expats. E.g.: • A cappuccino in NYC costs an average of 4.84 Euros, while it costs around 1.87 Euros in Lisbon • Fresh produce is readily available at local markets in Portugal and is significantly more affordable than in the US A reasonable monthly income of 1,300-1,500 Euros per month in smaller towns or 2,500 Euros per month in larger urban areas like Lisbon or Porto is sufficient for living comfortably in the country. More affordable real estate	If moving to Portugal from another EU country, you must show your European Healthcare Card. However, Non-EU citizens will not have access to this card and must rely on private health insurance upon arrival. Retirees must consider their healthcare options before relocating. Partly due to the crowded public healthcare system, many retirees in Portugal opt for private healthcare. If moving to Portugal from outside the EU, you will need private health insurance when you move to Portugal. Fortunately, private health insurance is quite affordable, with prices ranging from 30 Euros per month to 150 Euros per month—depending on level of coverage and the individual's age. This option provides greater flexibility & access to a wider range of services. Neither Medicare or US Insurance works here	Public transportation options in Portugal are often reliable and affordable	Portuguese	https://www.globalcitizensolutions.com/americans-moving-to-portugal/ Low crime rates—Portugal is one of the safest countries in the world. Portugal is a democratic state Where do Expats live in Portugal? • Lisbon • Porto • Algarve (beaches, golf, etc.) - o Faro - o Albufeira - o Lagos • Cascais & Estoril (coastal & near Lisbon) • Coimbra • Madeira (an island off the coast)

Country	What it Would Take	Cost of Living	Healthcare	Public Transportation	Language	Notes
Spain	As of 1/1/24, required to obtain a visa waiver. GOLDEN VISA: Provides a way to get a Spanish passport further down the line. - Grants residency once you invest at least 500,000 Euros in the nation's economy. NON-LUCRATIVE VISA: - Demonstrate sufficient funds of at least 2,400 Euros per month to support yourself - Or an annual income of about 29,000 Euros	According to Numbeo, the overall cost of living in Spain for a single person, including rent and private health insurance is about 100% cheaper than in the US. Given recent currency fluctuations and the US \$ appreciation, expats find their purchasing power extended in Spain = a comfortable lifestyle without sacrificing quality. Suggest a monthly income of around \$1,500 to \$2,000 (in less urban areas): - Rentals – 134% cheaper - Groceries – 77% cheaper - Eating out – 63% cheaper	If you are living and working legally in Spain, you will have access to state-funded healthcare. Yes, even expats, digital nomads and those not enrolled in traditional employment! If you'll be staying in Spain for longer, you n	Spain has one of the most developed bus networks in Europe with over 4000 routes connecting more than 5000 towns and villages—convenient way to travel to small towns and villages as they operate where trains don't. City bus tickets = 1.40 to 2 Euros Anyone over 60 of any nationality can buy a Tarjeta Dorada card for €6 valid for one year. Renfe's Tarjeta Dorada (Golden Card) gives a 25% discount on all fare types for Renfe long-distance trains including AVE, Euromed, Alvia & Intercity trains as of Jul 29, 2024	Castilian Spanish Catalan About 14.7% of the population in Spain speaks English, but the level of proficiency varies by region and age.	Safer environment than the U according to the Global Peace Index—less access to weapons and terrorist activity and better relations with neighboring countries 5 best cities to live: - Madrid - Barcelona - Valencia - Malaga (good weather all year) - Seville - The Balearic Islands - Costa del Sol