

International
Living

35th Annual

Global Retirement Index 2026



International Living's Annual Global Retirement Index 2026

An International Living Report

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Table of Contents

Introduction	1
The World's Best Destinations to Retire in 2026	3
The Most Affordable Places in the World to Live in 2026	21
Beyond Athens: The Greek Peninsula That Time Forgot	30
Profile 1: My Life Beneath the Acropolis: How I Built a New Home in Athens	41
The 5 Best Healthcare Systems For Expats in 2026: Quality, Access, and Affordability	44
Expatriate Trivia Challenge: Know Your Destinations	53
Discover the World's Best Retirement Climates: Top 5 Picks For 2026	64
Top Countries For Expatriate Visas and Retiree Benefits in 2026	73
When it Comes to Golden Visas, Greece is the New Portugal	82
11 Countries Where You Can Buy a Second Passport	86
The Best Expatriate-Friendly Countries to Rent or Buy Property in 2026	91
Profile 2: Cheerio: From Foggy London to the Caribbean Jungle	103
The Best Places on Earth to Buy in 2026 – The <i>RETA</i> Real Estate Index	109
Curiosities, Quirky Tidbits, Useful Notes	121
Profile 3: Expats in Thailand Discover “The Best Thing About America”	132
Where to Retire in <i>IL</i> 's Top 10 Destinations	136
Full List: The World's Top Retirement Destinations	156

Introduction



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Retiring abroad in 2026 has never been easier—or more affordable. Picture this: spending your days relaxing beneath palm fronds on a Caribbean beach, enjoying farm-fresh produce in a mountain haven with year-round spring weather, or wandering the storied streets of a cultured European city... or perhaps all of the above.

With so many incredible destinations to choose from, finding the perfect one might seem daunting. But here's the key: selecting where to live isn't solely about logic—it's about finding a place that feels right for you.

So, let's start by imagining your ideal retreat. Is it the beach or the mountains? A vibrant city or a quaint town? A year-round sunny climate or a taste of all four seasons? Do you prefer a cosmopolitan vibe or a quiet, slower pace?

While you're mulling over these lifestyle choices, we're handling the practical details. We're sorting through where your money goes furthest, where the healthcare is both excellent and affordable, where safety and comfort are prioritized, and where you'll feel welcomed and at ease.

Over the past year, our team has been on the road—traveling, gathering data, and tapping into our global network of trusted contacts—to bring you the top retirement havens for 2026.

Every year, we take a fresh look at our **Annual Global Retirement Index**, making sure it reflects the realities of life overseas today. Our process is thorough. And it's guided by our correspondents, contributors, and editors—many of whom first came to us as *IL* readers—who help us home in on the factors that truly shape a rich, rewarding retirement abroad.

Each expert brings us solid data paired with firsthand insight from the place they call home. They know exactly what matters when it comes to enjoying a comfortable retirement abroad—because they're living it every day.

Now, some countries are vast and diverse, and not every corner will be the right fit. We narrow our research to highlight the specific regions within each country that offer the best blend of lifestyle, cost, and appeal.

Is our **Annual Global Retirement Index** subjective? Absolutely—and that's intentional. We rely on the deep knowledge and lived experience of the expats on the ground, people who have truly settled into their adopted countries. Their day-to-day perspective gives us an authentic sense of what life is really like in each destination.

In the end, only you can decide what will make you happiest. Our job is to guide you toward the places most likely to match your dreams—and your budget.

Our *Annual Global Retirement Index* reveals the best places in the world to retire overseas today. It guides you toward destinations that merit your attention, saving you the time, frustration, and expense of figuring it out alone.

Here at *International Living*, we've been showing readers where to go for over 40 years now. So, we know the questions to ask and know the critical issues to consider.

We take the time and invest the funds... so you don't have to.

And we've gathered all our resources to bring you the **Annual Global Retirement Index 2026** report.

Read on to learn more...

Sincerely,

A handwritten signature in black ink, appearing to read 'Jennifer Stevens', with a stylized flourish at the end.

Jennifer Stevens

Executive Editor, *International Living*

The World's Best Destinations to Retire in 2026

By International Living



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It might have been the best idea any politician has ever had.

It changed the course of history. It changed everything.

1889. Iron Chancellor Otto von Bismarck's plan comes into effect: Germany becomes the first country in the world to offer a guaranteed income for those who are too old to work.

Thus, the modern notion of retirement was born.

A period in your life—in your later years—when you didn't have to toil daily to make a living... when you had the money, and the time, to truly relax—and enjoy the leisurely things.

The “retirement age”—when you became entitled to the government-run social insurance scheme (which you had to pay into)—was set at 70. At the time, life-expectancy in Germany was about 70.

So, however enjoyable your retirement was... it was likely to be short.

These days, we're beset with headlines about how retirement is too long—and impossible to pay for.

We're told the government might go bankrupt trying to pay your Social Security. And you might go bankrupt trying to supplement the Social Security checks that aren't enough to cover your expenses.

Of course, the core of this problem is actually a very happy fact. These days, you might live 30 years after your job-life has ended.

As an *International Living* reader, you might know that in Ecuador they refer to their seniors as those in *tercera edad*, the Third Age. After childhood and adulthood/parenthood comes life's most exciting cycle: the age of greatest wisdom, maturity, and freedom.

As we at *IL* bring you the latest edition of our *Annual Global Retirement Index*—the 35th time we've done this thing (but who's counting?)—we'd like to propose that retirement *itself* has now entered a third age.

From its origins in 19th-century Germany... to the 20th century, when social security schemes spread across the world and life-expectancy skyrocketed... As we enter the second quarter of the 21st century—today's retirement is not like yesterdays.

Many in the media say that the very idea of retirement is under threat, that we'll all work longer and have less.

But what if we told you that—once you expand your horizons and look internationally for opportunity—this is actually the greatest time in history to be an American retiree? With almost unlimited possibilities for how you can enjoy these peak years of your life.

Retirement today is not a journey's end to aim for—but a time when new horizons open up before you.

"For decades, retirement was painted as a finish line," says Winton Churchill, CEO of Churchill Method and creator of the bestselling "Barefoot Consultants" training programs.

"You worked hard, saved what you could, hit 65, and then stopped working altogether. The image was clear: 30 years of no work, living off pensions, savings, and Social Security.

"But that model doesn't fit anymore. Life expectancies have lengthened. Costs [in the US] have ballooned. Many pensions have disappeared. And for a lot of people, the prospect of doing nothing for 20 or 30 years isn't just unrealistic, it's unappealing.

"Retirement today is less about endings and more about transitions. It's not about retreating from the world. It's about entering a new phase of life with fresh priorities, opportunities, and ways of contributing.

“Increasingly, people are embracing phased retirement—continuing to work in some capacity, but on their own terms. Instead of stopping cold turkey, they scale back, take on projects they enjoy, and blend income with lifestyle in ways that make sense both financially and emotionally.”

The advent of “digital nomad” visas in dozens of countries—in addition to traditional “passive income” retirement visas—makes it possible to live that lifestyle wherever you’d like on earth.

And when you go overseas, the money you have in your pocket simply stretches further.

Our ***Annual Global Retirement Index*** presents you with 24 countries around the world where American retirees are welcome, where there are accessible pathways to settling full-time, and where the cost of living can be radically more affordable than even the most affordable locations in the US.

And, just to be clear, affordability, for us, does not just mean cheap. It means bang for your buck. Living better for less. A luxury life on little.

This is not your granddad’s retirement. This is the time of your life.

The 5 Forces Shaping the Future of Retirement Abroad

Forty-six years ago, *International Living* began sharing a simple but radical idea: that a richer, freer, and more fulfilling life might begin after you leave home. That idea—once the domain of adventurers and dreamers—has become a practical reality for hundreds of thousands of Americans who’ve chosen to retire abroad.

Today, that movement is entering a new era. The world is shifting faster than at any time since *IL* began in 1979. Costs are rising at home, healthcare is going through the roof, the dollar is declining against major world currencies, technology is rewriting what “work” means, and the very definition of retirement is being rewritten. What was once a niche lifestyle is now a global trend reshaping how we think about retirement security, purpose, and freedom in the “Third Age” of life.

So, this year, for the first time ever, alongside our ***35th Annual Global Retirement Index***, *International Living* is publishing an exclusive, comprehensive report on the global trends that will shape the future of retirement abroad. Inside, our experts explore where those changes are leading—and what they mean for you.

You can access *The 5 Forces Shaping the Future of Retirement Abroad*—with insights from *Real Estate Trend Alert* founder Ronan McMahon, *Global Intelligence* editor Jeff Opdyke, Barefoot Consultants creator Winton Churchill, and more—**online here now**.

The “Sweet Spot”

Three is the most magical number.

All good things come in threes.

Three primary colors. The Holy Trinity. “Life, liberty, and the pursuit of happiness.”

So to be retired, in your Third Age, in the Third Age of Retirement... well, you are, as they say in Ireland, *ar mhuin na muice*—“on the pig’s back.”

You’re in the “sweet spot.”

The sweet spot is a place... but also a feeling of pure pleasure.

International Living’s founder, Bill Bonner, says that the “sweet spot”—that thing we’re all looking for, and *IL* can help you find—is the place you’ve always dreamed of, and the time in your life when you can afford to enjoy it.

In other words, the perfect retirement.

The *Annual Global Retirement Index* is about helping you find your sweet spot... but also about the places themselves that are in the sweet spot right now.

Not everywhere overseas fits the bill.

Countries and communities aren’t frozen in time... New roads and hospitals—sometimes whole new cities—are built. Inflation rages in one place and is calmer in another... And yes, sometimes there’s an outbreak of violence or bad government somewhere that takes a previously favored destination off our map.

The *Annual Global Retirement Index* is, above all, a guide to the places that are most worthy of your attention for an overseas retirement *right now*.

Nowhere exemplifies that more than this year’s *Index* winner, Greece.

Greece is a place whose time has come again.

The World's Best Places to Retire in 2026



#1 GREECE



#2 PANAMA



#3 COSTA RICA



#4 PORTUGAL



#5 MEXICO



#6 ITALY



#7 FRANCE



#8 SPAIN



#9 THAILAND



#10 MALAYSIA



Categories

- Housing
- Cost of Living
- Visa/Benefits
- Affinity Rating
- Climate
- Development
- Healthcare

International Living

A Mediterranean Nation's Moment in the Sun

We've had our eye on Greece for some time.

Some folks might be surprised that Greece wasn't pinging louder on our radar before now.

It is a place that, in definitive ways, has it all when it comes to an awesome retirement lifestyle: Thousands of miles of gorgeous coast, well-priced property, a storied culture, endless history...

But Greece crashed hard after 2008. It was one of the countries most affected by the Great Financial Crisis. It required three huge EU/IMF bailouts. GDP declined by 26% in six years.

Economic performance, of course, is not the be-all and end-all of a great place to live—far from it. Especially for an expat retiree, who probably isn't looking for a local job.

But when an economy's in the toilet, society is riddled with angst. People are in the streets. Your weekly grocery shop might be cheap—but is the grocery store about to close down? For foreign investors, where are the opportunities for profit?

Real Estate Trend Alert founder Ronan McMahon wrote of Greece in 2020: “I’ve scouted real estate in Greece on several occasions and traveled through the islands. I don’t consider it a particularly fertile hunting ground for real estate investors. The economy is so weak that rental income and capital gains are a very easy target for an insatiable taxman.”

Slowly, slowly, however, Greece righted its ship. GDP growth skyrocketed—to a remarkable 8.7% in 2021 (a more normal 2.3% today).

Today, Ronan tells us that in northern Greece, in particular, you’ll find, “an underexplored corner of Europe that’s quietly coming into its own.” For Ronan, it “puts me in mind of Spain’s Costa Brava in the 1960s... or the Algarve before it was discovered by the world. Old-world charm. A sense of authenticity. And subtle but unmistakable signs of change.”

He says: “It’s the kind of place that whispers now... and could roar later.”

For the past few years, Greece has been firmly in our sights. We named it a “Place to Watch” in our 2022 *Index*, and wrote in our 2024 *Index*:

“Greece continues to impress... it’s a firm favorite with both International Living staff and subscribers. That’s understandable. We’ve been hearing from more and more North American expats enjoying a more relaxed and rewarding retirement in this welcoming Mediterranean nation.”

Now, as we enter 2026, Greece is truly in the “sweet spot”—a robust economy, but still supremely affordable; a stock market that still probably has further to climb; bargain properties—with the chance for a handsome return in a few years. A visa regime that has even seen it named “the new Portugal”—a former *Index* winner—when it comes to opportunity for foreigners (more on that below).

And still, Greece has the appeal of 8,000 miles of coast, 200 sun-soaked islands, and all that history and culture that comes with being “the cradle of Western civilization”...

Sweet, indeed.

How We Rank the World’s Best Havens

Over the past year, our team has been hard at work traveling, analyzing data, and connecting with our global network of contacts—all to bring you our top retirement havens for 2026.

Every year, we refine and enhance our *Annual Global Retirement Index*. Our process is rigorous. Our correspondents, contributors, and editors—many of whom began as *IL* readers themselves—help us zero in on what truly matters for a fulfilling retirement abroad.

Each expert provides us with hard data and first-hand insights from the places they call home. They know precisely what's important for you to enjoy a comfortable retirement because they've experienced it themselves.

Is the *Annual Global Retirement Index* subjective? Absolutely—by design. We trust the expertise and insights of in-country expats who have immersed themselves in their host nations. Their real-world experiences offer a genuine understanding of what it's like to live in each location.

At the end of the day, only you can decide what will make you happiest. But we can point you to the places most likely to fit your dreams (and budget).

In our *35th Annual Global Retirement Index*, we've ranked and rated 24 countries that are highly popular for an overseas retirement. We've rated them across seven categories so that you can begin to compare and contrast them, according to what's most important to you.

For each country, our focus is on the destinations that make sense for an overseas retirement—the established expat hubs with a track record for comfortable living. For instance, Roatán is the only place in Honduras we would consider in our ranking, while in Mexico there are easily a half-a-dozen hotspots we've homed in on.

The 7 Categories We Assess

Our *Index* looks at seven categories...

Housing: This category looks first at the ease of buying and owning property as a foreigner, then the value you'll receive as a homeowner. We consider factors like the price of housing in expat-friendly locations and property taxes.

We also examine rental values. In many destinations, renting makes better financial sense than buying. We look at long-term leases, the cost of renting a two-bedroom, 900-square-foot furnished apartment in a mid-range area, and whether renters' rights are well protected by law.

Visas and Benefits: A place isn't much good as a retirement destination if you can't live there easily. We begin with an analysis of available tourist visas: how fast/simple it is to obtain a tourist visa, the ease of exploring a country on a tourist visa, the length of a tourist visa, etc.

But we also investigate the legalities of extending a stay, the ease of becoming a permanent resident, and the availability of special retiree options. We additionally consider retiree benefits and discounts on healthcare, prescription medication, entertainment, eating out, travel, utilities, and local transport.

Cost of Living: Each of our contributors answers an extensive cost-of-living questionnaire, tailored to the needs and wants of an expat retiree, from the cost of rent and utilities to groceries to a flight home to visit family in North America.

The lower the cost of living, the higher the score.

Affinity Rating: This one is where gut feeling comes in. We pride ourselves on being systematic in the way we put the *Index* together—but the truth is, retiring in a new destination involves the heart as well as the head. So, we ask our experts to rank our destinations according to whether they'd be happy to move there. What's more, we ask you—our readers—where you would like to move.

For example, how easy will it be to make friends? We find out by evaluating the size and character of the expat community, the number of clubs and activities, and whether or not English is widely spoken. We also rate the range and variety of restaurants, the ease of finding an English-language movie, a concert, a world-class sporting event... essentially, the ability for you to have a thriving social life as an overseas retiree.

Healthcare: We assess healthcare based on both quality and cost. In many of the world's best retirement destinations—and all of those included in the *Index*—you'll find world-class care far cheaper than back home.

Development and Governance: If the roads are good and clean, the public transport excellent, and the internet fast and reliable, then a place will rank highly. We additionally factor in whether your new home offers a stable political environment, well-maintained infrastructure, and an efficient banking system.

Climate: This is our “Goldilocks” category. For some folks the perfect climate is hot and humid, others want spring year-round... So, how do we score somewhere like Roatán—a small Caribbean island with a tropical climate—next to, say, Ireland? Apples to oranges, right?

We score a destination based on how many different climate options it offers. Ecuador's landscape ranges from permanent snowfields, to cool mountain retreats, to tropical rainforest, to arid coastal plains reminiscent of southern California. In the Andes highlands, in Cuenca at 8,000 feet, it's cool.

Belize, by contrast, has tropical warmth year-round, but that's all. For that reason, Ecuador scores higher than Belize. (That said, maybe you love tropical warmth year-round... If so, Belize might be just right for you.)

INTERNATIONAL LIVING'S 2026 GLOBAL RETIREMENT INDEX

Country	Housing	Visas/Retiree Benefits	Cost of Living	Development + Governance	Climate	Healthcare	Affinity Rating	TOTAL
Greece	88	91	88	88	89	89	98	90.1
Panama	89	97	82	88	89	92	88	89.3
Costa Rica	83	87	74	91	97	91	90	87.6
Portugal	83	75	79	94	93	96	92	87.4
Mexico	85	92	84	92	90	85	83	87.3
Italy	84	85	85	81	83	89	90	85.3
France	82	81	70	92	83	97	86	84.4
Spain	83	83	75	82	79	94	90	83.7
Thailand	75	79	96	84	77	79	70	80.0
Malaysia	81	81	94	90	77	87	45	79.3
Ecuador	81	89	90	72	92	83	44	78.7
Malta	77	75	70	89	79	87	48	75.0
Uruguay	82	83	65	91	67	79	57	74.9
Ireland	53	71	60	95	83	87	75	74.9
Colombia	77	73	90	58	91	89	35	73.3
Belize	81	86	80	65	77	68	55	73.1
Nicaragua	81	70	83	68	88	73	46	72.7
Vietnam	75	50	97	78	77	87	40	72.0
Croatia	81	50	70	81	73	77	66	71.1
Dominican Republic	77	69	76	65	65	67	65	69.1
Montenegro	79	61	70	80	76	71	42	68.4
Bali, Indonesia	71	65	95	75	73	75	22	68.0
Roatan Honduras	77	79	80	69	65	73	30	67.6
Sri Lanka	65	65	98	79	73	73	15	66.9

In the rest of this article, we'll preview the destinations that came out on top in this year's *Index*.

So, which countries came out on top for 2026, and why? Read on...

#1. Greece: Your Mediterranean Dream Come True

Sipping an Aperol spritz under bougainvillea-draped terraces... Morning swims in a sapphire sea and dinners of grilled octopus under the stars... If you dream of days like this, Greece—the #1 retirement haven in *International Living's 2026 Global Retirement Index*—may just be your perfect next chapter.

The Mediterranean rhythm rules. Life here is slow and easy. The olive trees outnumber people 12 to 1, and in villages ringed by medieval walls or mountain paths, neighbors greet one another over stone archways.

"The food. The beaches. The people, so welcoming and warm... it's a much more serene atmosphere. A lot less stress," says Jen Noble, who's made her home on the Peloponnese Peninsula.

GREECE

RETIREMENT STATS

Greece is gorgeous. Of its hundreds of islands and islets, 166 are inhabited—so there is bound to be an island for you. Or consider the Peloponnese mainland—stunningly attractive, but barely known to North Americans.

Greece still holds onto a lot of its customary charm: particularly the islands, with their white-washed houses on stony hills; black-clad women delivering citrus and vegetables, carried by panniered donkeys to local tavernas (taverns); leathery old fishermen sitting around in the sun, passing the time of day.



10.4 million
population

Language:
Greek, English

Climate:
Temperate



98 Affinity
Rating

89 Climate

88 Housing

88 Development

88 Cost of
Living

89 Healthcare

91 Visa/
Benefits

90.1 Total
Score

From island hideaways to mainland mountain hamlets, the country offers history, natural beauty, and exceptional value.

Affordable Endless Spring by the Sea

Greece boasts 300-plus days of sunshine a year. *US News* even dubbed it the “*most delightful climate on Earth*.” Here, you can enjoy the outdoors year-round.

The numbers are as attractive as the scenery. Many expats live comfortably on \$2,500 a month—including rent. Our *IL* Greece Correspondent, Leena Horner, reports that she and her husband live “lavishly” on about \$3,200 monthly, eating out several times a week.

Housing options range from renovated ocean-view homes for €160,000 to village apartments under €40,000. Dinner for two with wine often runs less than \$30.

Healthcare is both modern and inexpensive. Many doctors speak English, often US- or UK-trained. A retiree over 70 might pay about \$1,200 a year for private insurance. Routine dental work costs a quarter of what you'd pay back home.

Greece's Golden Visa is one of Europe's most straightforward paths to EU residency. A property investment as low as €250,000 (\$290,000) grants a five-year renewable residence permit—with no requirement to live there full-time. Hold it for seven years and you're eligible for EU citizenship. That means the automatic right to live and work in 27 countries.

IL's Chief Global Diversification Expert, Ted Baumann, says that Greece has supplanted Portugal as the destination of choice for those who want to invest in residential real estate and get a fast EU visa: "Because it's a nation of islands and heavily indented peninsulas, Greece has far more capacity to accommodate foreign investors who want to buy or build properties near the sea."

Here's how the Greek Golden Visa program works:

- For Athens, Thessaloniki, Mykonos, Santorini, and 32 islands with populations above 10,000, the minimum real estate investment is €800,000.
- For all other areas, you must invest at least €400,000 in a residential property. This includes most of the Greek islands.
- *But*, you can invest €250,000 (\$270,000) to convert commercial properties to residential use or restore a historic listed building.

If you don't go the Golden Visa route, Greece's Financially Independent Person (FIP) Visa is ideal for retirees. It requires proof of €3,500 in monthly income. The same level of income is required to access Greece's "digital nomad" visa.

When it comes to benefits and perks, Greece rates highly, too.

"One of the biggest surprises was Greece's tax incentive for retirees," Leena says. "Through a special program, we pay a flat 7% tax on foreign retirement income, including Social Security, pensions, and IRAs, for up to 15 years.

"While this doesn't eliminate US taxes entirely, a tax treaty between Greece and the US prevents double taxation. So the 7% we pay in Greece reduces our US tax liability dollar for dollar."

Greece rewards its retirees in small but meaningful ways. Citizens and long-term residents over 65 receive 20–25% discounts on transport, museums, and more.

"I didn't think much of senior discounts at first, but those 20–25% savings on ferries, buses, and cultural sites really add up," Leena says. "When we take the ferry from Corfu Town to the mainland, the discounted ticket often covers the cost of dinner out. We also take advantage of free admission days at state-run museums and archaeological sites, usually on national holidays or the first Sunday of each month."

Leena lives on the island of Corfu. But whether you seek idyllic island life (Greece has 227 inhabited islands), a cosmopolitan and historical city, or the peacefulness of a lakeside town, Greece has you covered.

One transplant living on the Aegean island of Syros, Hercules Hallas, sums up the appeal: “My average monthly budget is around \$1,600. My lower cost of living here means that I have more disposable income for travel throughout Europe.”

Lynn Roula moved from San Francisco, where she worked as a CPA, to Athens, where she became a yoga instructor. In San Fran, her days “were filled with spreadsheets, meetings, reports, and deadlines... Life wasn’t bad, but upon reflection, I wasn’t really living. I was existing. Only now do I understand the difference.”

Of her life in the Greek capital, she says: “I try to be measured when I talk about my life in Greece because I never want to make other people envious. But the truth is, I feel so lucky to have the life I do.

“My one-bedroom, 750-square-foot home lies directly beneath the Acropolis, and I teach night yoga classes on my roof deck, overlooking the stars with an illuminated view of the Parthenon. It’s a magical setting... My days generally start without an alarm and are filled with things I love.”

Greece offers freedom, community, and serenity.

Another Syros resident, Karen Lefebvre, who moved from Austin, sums up the “Greek Dream”...

“If you dream of living in your ‘happy place,’ at a slower pace, where your money can go further and a medical event won’t bankrupt you, I would heartily recommend taking that first step toward freedom.

“When people sigh and tell me I’m so lucky to live here, I agree with them.

“It’s really just a decision. And just about anyone can choose to do the same.”

#2. Panama: The Tropical Haven That Perfected the Art of Retirement

Long before “digital nomad visas” and influencer videos, Panama quietly perfected the art of welcoming retirees. It remains the #2 destination in *International Living’s 2026 Global Retirement Index*, and for good reason: ease, comfort, and extraordinary value. Oh, and great weather.

Panama has been courting North American Retirees for decades. Its ever-popular Pensionado Program offers unmatched perks: 50% off entertainment, 30% off transport, 25% off airfares, 15% off medical bills, and deep discounts on everything from restaurants to electricity bills. Qualifying is easy: show a \$1,000 monthly income, and you’re in. (It’s \$1,250 for couples.)

Jim Gault, who lives in the seaside town of Pedasi with wife Abbe, found the program life-changing: “It was a great way to stretch my Social Security pension.”

Applications are typically approved within three months.

Back to the 1960s

For retiree Steve Kruse, life along Panama's Pacific Coast has, "No stress, great weather, tons of friends, tasty, inexpensive beer, and plenty of time to enjoy it all..."

"The local folks living here are incredibly friendly. It's like traveling back in time to the 1960s, in that everyone greets you with a smile and a hug..."

"A local vendor brings fresh produce to our house on Tuesday and Friday mornings—all we can carry for \$6 to \$8. Right behind him comes the fish man with fresh shrimp, fish, and sometimes lobster in the trunk of his car."

In Panama's coastal communities, you can rent a modern, beachfront condo for \$1,600 a month or buy a golf-course condo with ocean view for \$199,000. Inland, tidy cottages start around \$500 monthly rent.

Panama offers First-World infrastructure—and its capital, Panama City, rivals Singapore as an international business hub. Reliable high-speed internet, Uber, familiar brands, and good roads make the transition easy. And, Panama uses the US dollar.

"It's a democracy, the water is drinkable, the locals are used to expats... driving's on the same side of the street, many doctors are US-educated," says John Cole, who settled in the mountain town of Boquete.

The country sits below the hurricane belt, blessed with consistent temperatures and multiple microclimates. Love beach life? Settle on the Pacific or Caribbean coasts. Prefer mountain cool? Head to Boquete, where the eternal-spring weather and lush coffee valleys recall rural Tuscany.

Panama's healthcare system rivals the US in quality—without the price tag. A hospital stay that might cost \$30,000 in Miami could be \$3,200 here, including CT scans and medication. Doctors' visits average \$25, and insulin pens that cost \$400 in the States are \$144. Many physicians trained in the US, and top private hospitals in Panama City partner with Johns Hopkins.

Back when I was still living in the States, healthcare stressed me out," says *IL*'s Panama Editor Jessica Ramesch. "Even once I got a job with great coverage, my stress didn't go away. What if I got fired... or wanted to quit?"

"When I moved to Panama, only then did my worries finally fall away. The cost of healthcare was so low that I knew I would be OK, no matter what. I had the freedom to breathe... to quit a job that didn't feel right and chase happiness instead of money.

"Though I've been in Panama for 20 years, I continue to be amazed by my doctors here. They don't rush through appointments. They give me time to talk through any concerns and get all my questions answered. And guess what? They give me their cell phone numbers so I can message them via WhatsApp if I need to. This actually saves us both time, no going in for unnecessary consults."

Your “Florida,” Only Better

Given its proximity to the US, Panama can also be perfect as a part-time retirement escape.

Long Islanders Margie and Robert Remler, now in their 60s and semi-retired, travel to their upscale home in Buenaventura, near Coronado, several times a year.

“We came on vacation in 2006 with our two young kids,” says Margie. “We wanted to go somewhere we wouldn’t run into our New York neighbors, who visit places like Mexico and Costa Rica,” she laughs.

“My family loved spending school vacations and summer holidays here,” she says. “And now we even have grandchildren coming down with us...”

“We host all the time, and nothing makes me happier than to pull out the whiteboard in the kitchen and list all the activities for my friends and all the kids. Tennis, bike riding, salsa dancing, cooking classes... and of course, days on the beach and sunset cocktails.

“The most wonderful thing is that you feel like you’re living outside. It really is a paradise. You wake up to the sound of birds and the views are beach and ocean, trees and flowers, everywhere you look.

“It’s our ‘Florida’... our true second home.”

#3. Costa Rica: The Little Republic That Outsmarts the World

Costa Rica—the #3 retirement haven for 2026—proves that small nations can think big. In 1948 it abolished its army and invested instead in education, healthcare, and the environment. The payoff? One of the happiest, healthiest, most sustainable societies on Earth.

Today Costa Rica ranks among the world’s leaders in literacy, longevity, and renewable energy. Ninety-nine percent of its power is green, and a full 25% of its landmass is protected forest. It’s also one of the few nations to reverse deforestation, home now to 10,000 plant species and 850 kinds of birds.

The result is a natural paradise—beaches, volcanoes, jungles, waterfalls—with modern comforts close at hand. “It feels good to know that we can live comfortably in this beautiful beach setting... and still have the resources to travel and spend time with family back home,” says part-timer Paul Maxfield.

A Healing Lifestyle

Expats here often notice their health improving. “I’ve lost 20 pounds, my diabetes is under control... I walk five miles on the beach every day,” says Bruce Cromarties from North Carolina, who settled on the Caribbean coast. “There’s less stress and fewer additives in the food. I feel good!”

Fresh produce and daily outdoor living keep people vibrant. The national healthcare system—called the *Caja*—is universal and inexpensive (you can join for about 7% to 11% of your income), while private insurance is also affordable and high-quality. A couple can live comfortably on about \$2,500 a month, rent included.

Real estate remains attractively priced, too. You can get a remodeled cottage near the beach for \$169,000, or a modern three-bedroom mountain home with rental unit for \$245,000. Property taxes are minimal—about \$375 a year on a \$150,000 home—and foreign income isn't taxed.

Renters find equally strong value: \$800–\$1,500 a month in cool-climate towns. You'll likely pay more the closer you get to a beach.

"I've always been a tropical beach girl at heart, even though I grew up in Connecticut," says *IL* Costa Rica Correspondent Bekah Bottone. "In high school, I already knew I wanted to live under the coconut trees. So, when it came time to choose where to live in Costa Rica, it was easy: I had to be by the beach. There are so many wonderful places to enjoy in Costa Rica, but for me, Guanacaste was the obvious choice.

"I live two miles from Playa Tamarindo, in a home I built back in 2014 in a gated community. I'm grateful every day for the location and comfort, being close to the beach in a secure, well-kept neighborhood has been a huge win. These days, there's a lot of new construction in the area, and homes here are now going for \$350,000 to \$400,000.

"Beachside real estate is always in demand in Costa Rica, and you can see it in the rental market. Two-bedroom homes within walking distance of the beach can go for as much as \$5,000 a month. If you're willing to live a little farther out—say, a 10-minute drive—you might pay closer to \$1,200. In nearby Playa Grande, a friend recently built a beautiful community with three rental houses that lease long-term for about \$2,000 a month.

"Head inland and you'll find much more affordable options. In Grecia, up in the Central Valley, one woman I spoke with rents a home with a stunning ridge-top view for just \$600 a month. She keeps costs low by using the public bus system, which is reliable—even if it's less frequent near the beaches."

Costa Rica offers three main temporary-residency paths for retirees:

- **Pensionado:** Minimum \$1,000/month pension income.
- **Rentista:** \$60,000 bank deposit and proof of \$2,500 monthly transfers.
- **Inversionista:** \$150,000 investment in property, stocks, bonds, or other qualifying assets.

Applications typically take 6–12 months, and a local lawyer can streamline the process.

After three years as a legal temporary resident, you can apply for permanent residency, which is renewable every five years.

Retirees over 65 qualify for *Ciudadano de Oro* ("Golden Citizen") benefits. These include free local bus rides and senior discounts at more than 1,600 businesses, including pharmacies, hotels, shops, and labs.

For more than 70 years Costa Rica has been a stable democracy, a beacon in Central America.

If you're looking for a place that's quiet, easy, and proven—it should be on your short list.

#4. Portugal: Old World Charm on Europe's Edge

Europe's westernmost country is a land of rugged Atlantic coasts, rolling green valleys, and medieval towns perched on hillsides overlooking deep river gorges.

Portugal feels like several countries in one. The capital, Lisbon, blends old-world romance with contemporary vibrancy. Yellow trams rattle past azulejo-tiled buildings, and the haunting sounds of *Fado* spill from cafes in Alfama. Expats love its efficient public transport, mild weather, and walkable neighborhoods.

To the south lies the Algarve, a region of limestone cliffs, golden beaches, and sleepy fishing villages. Towns like Lagos and Albufeira attract retirees who crave year-round sun and fresh seafood. The Algarve is also a golfer's paradise, boasting some of Europe's best courses and over 300 days of sunshine a year.

And then there's Porto, the soulful north, where the Douro River winds past terraced vineyards and the air smells faintly of oak barrels and sea breeze. Porto's cost of living is lower than Lisbon's, yet it offers excellent healthcare and a thriving expat scene.

IL's Portugal Correspondent, Kimberly Anne, calls Porto home these days...

"I moved to Porto in November 2022 and signed my lease a few weeks later. I had just come off a year of van life and was craving more space—my wishlist was ambitious: a three-bedroom, two-bath apartment, within a 25-minute walk to downtown, and all for under €1,000 a month. Miraculously, I found it."

She says Portugal's second city is "brimming with character, cooler temperatures, and the kind of slow-living pace I was craving."

"Porto slows down in winter but comes alive in the summer with weekly festivals and vibrant street life. I spend much of my time walking and hiking, especially in spring and autumn, which offer the most comfortable weather."

North of Porto lies the university town of Braga, which *IL* investment expert and *Global Intelligence* editor Jeff Opdyke now calls home, having previously lived in two other locations in Portugal: the beach town of Cascais and the capital, Lisbon.

For Jeff, Braga hits the sweet spot in a way those other places never did.

"Maybe it's the environment. The hills, mountains, forests, rivers—they all put me at ease. I feel much more content in those surroundings."

In Braga, Jeff and his wife rent a three-bedroom house (built in 2023) spread across three floors, with views out over the city and the forested mountains. It has three bathrooms plus two half-baths, and a private plunge pool on the roof. The cost? €2,500 per month (\$2,900).

Real Estate Trend Alert founder Ronan McMahon argues that northern Portugal is brimming with opportunities these days in a way the eclipses the rest of the country.

“Over the past 10 years, Portugal has become one of the world’s most popular destinations for vacationers and expats. From Lisbon to the Algarve, from the Silver Coast to Porto, towns and cities across the country are now inundated by tourists for long stretches of the year. Real estate prices in the best-known destinations have soared.

But head 30 minutes or so north of Porto, outside the reaches of its extended metropolitan area, and all that begins to fade. There, in Portugal’s far north, you’ll find all the elements that make destinations to the south so appealing—incredible food... soft-sand beaches... rich history and culture. But real estate prices there can be astonishingly low in comparison to popular coastal locations to the south.”

Although the country’s famous Golden Visa program for residential property investment has ended (along with its Non-Habitual Resident tax regime, which was favorable to expats), other investment visas remain—such as approved funds or cultural projects. For most retirees, however, the standard D7 “passive income” visa is ideal—requiring proof of steady income rather than large investments (as little as \$1,011 per month).

#5. Mexico: The World’s Most Popular Haven for US Retirees

For many US and Canadian retirees, Mexico represents the perfect blend of familiarity and adventure. It’s just a short flight—or even a drive—away, yet, you’re clearly not in Kansas anymore.

Indeed, convenience is one of Mexico’s biggest advantages, and not just in terms of distance from home. The highways are excellent, the internet is fast, and the infrastructure is modern.

Add to that a remarkably low cost of living, first-rate healthcare, and an easy path to residency, and it’s no wonder as many as one million Americans and Canadians already call Mexico home—the largest North American expat population anywhere on Earth.

So Many Choices

Mexico’s geography offers something for every lifestyle. Fancy waking to ocean breezes? Head for the Riviera Maya or the Pacific coast. Prefer mountain air and cobblestone charm? Try the highlands around San Miguel de Allende. Dreaming of cosmopolitan living with world-class dining and culture? Guadalajara delivers that—and more.

Just south of Guadalajara lies Lake Chapala, Mexico’s largest freshwater lake and one of the world’s best-known expat enclaves. The lakeside towns—especially Ajijic—offer a perfect climate, tranquil scenery, and a famously friendly community.

Here, retirees enjoy year-round spring weather, with temperatures hovering around 75°F. The expat community organizes art fairs, yoga sessions, and charity drives.

Along the turquoise Caribbean coast, Playa del Carmen offers the tropical side of Mexican retirement. Palm-lined beaches, luxury condos, and a cosmopolitan buzz define this Riviera Maya hub.

Bel Woodhouse, *IL*'s Mexico Correspondent, lives on the adjacent island of Cozumel, and reports...

"I often tell people: 'My one-bedroom apartment is \$500 a month in the best neighborhood in town.' It's not just the price that makes it appealing—it's the ease of finding it. I found my place through the friend-of-a-friend grapevine that's alive and well in expat communities throughout the Riviera Maya.

"That informal network exists across all the popular towns in this region: Playa del Carmen, Cozumel, Tulum, Puerto Morelos, and Isla Mujeres. Expats and real estate agents mingle in Facebook groups where new listings, deals, and rentals are posted daily. Especially if you're looking for a six-month or year-long lease, the offers come to you; you don't need to go knocking on real estate offices.

"It's an incredibly low-stress way to house hunt. The variety is wide, too. You'll find everything from simple one-bedrooms to larger villas with pools and gardens. A couple I know rents a spacious two-bedroom villa with a pool and a gardener for just \$650 a month. Most rentals come with utilities included."

In general, healthcare in Mexico is very good—and in many places it is excellent. Many doctors and dentists in Mexico, particularly in the private system, receive at least part of their training in the US. (And many US doctors have trained in Mexico, notably in Guadalajara.) And a big plus is that the cost of healthcare in Mexico is generally half or less of what you might expect to pay in the US. The same goes for prescription drugs.

On average, a visit to a private doctor—specialists included—will cost \$40 to \$75. A house call—yes, doctors in Mexico still make house calls—will cost about the same.

If all of this is making Mexico call out to you... The even better news is that Mexico makes it easy to stay long-term. Temporary Residency requires proof of about \$4,000 in monthly income, while Permanent Residency is available immediately if you can demonstrate about \$7,000 per month in income.

"Getting residency today is even easier than when I did it nine years ago," says Bel. "Back then, I went the traditional route, starting with Temporary Residency for one year, renewing each year for four years. After that, I automatically became a Permanent Resident with no extra paperwork.

"That's still an option, and a popular one too, since the income requirements for Temporary Residency are lower. But now, it's also easy to go straight to Permanent Residency. One friend handled all her paperwork at the Mexican consulate in Texas. She and her husband flew down to Cozumel, walked into the immigration office, and picked up their cards. No stress, no hassle.

"The system is almost entirely digital now, which speeds everything up, provided you have your paperwork in order.

"Just tick the boxes, and you're good to go."

The Most Affordable Places in the World to Live in 2026

By *International Living*

International
Living

COST OF LIVING



Retiring abroad continues to be an attractive option for those looking to make the most of their money, without compromising on comfort or lifestyle. And with the Annual Global Retirement Index, you have the power to choose a country with a cost of living that suits your budget.

#1

Sri Lanka

98

Roland Dalton

International Living
Contributor



“Sri Lanka is the cheapest place I know of in Asia, and also one of the most beautiful. My wife and I have lived extravagantly well here on \$2,200 a month. That includes a villa by the beach, traveling across the island, dining out most of the time, traditional massages, attending sports events, spa treatments for my wife, and socializing with friends.”



#2

Vietnam



97

#3

Thailand



96

#4

Bali



95

#5

Malaysia



94

Retiring abroad continues to be an attractive option for those looking to make the most of their money, without compromising on comfort or lifestyle. And with the *Annual Global Retirement Index*, you have the power to choose a country with a cost of living that suits your budget.

Below, you'll find the most affordable expat havens we've identified, places where your dollars will go further than in the US: Malaysia, Bali, Thailand, Vietnam, and Sri Lanka. These countries offer a winning combination of affordable housing, inexpensive yet excellent healthcare, budget-friendly dining, and accessible transportation.

In the pages ahead, we explore what makes each of these destinations a standout for cost-conscious retirees. From real-world monthly budgets to firsthand accounts of daily life, you'll find practical insights and detailed breakdowns to help you imagine just how far your money can go in these vibrant, welcoming communities.

5. Malaysia

By Keith Hockton



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Ocean-view condos and hawker meals make Penang a budget-friendly haven.

I have been in Penang for years now, living in the leafy beachside suburb of Tanjung Bungah, and honestly, the cost of living is one of the biggest reasons I have stayed. If I had to put a number on it, I would say that around USD 2,500 a month covers me very comfortably. That includes rent for an older penthouse apartment with its own private roof garden, groceries, plenty of meals out, and the occasional treat like a massage or a good bottle of wine.

Rent is where you will see the biggest swings. In Penang you can find a modern two-bedroom apartment with swipe card entry, twenty-four-hour security, a pool, a gym, and usually two parking spots for somewhere between RM1,000 and RM3,500 a month, roughly USD 474 to 870. A friend of mine pays RM1,800, about USD 430, for a lovely old heritage flat in George Town. It looks fantastic on Instagram, but it also comes with dodgy plumbing and electrics that need regular fixing.

Utilities are one of the nice surprises here. My electricity bill is around RM250, about USD 50, and that is with the air conditioning running most nights. Water is so cheap it almost feels like a mistake, around RM15 to 25 a month, basically a couple of dollars. Internet costs RM120, about USD 35, and it is as fast as what I was used to back home.

Groceries are a bit of a mixed bag. Stick with local produce and you are laughing. Fresh fish, chicken, fruit and vegetables are all very affordable. A kilo of mangoes costs around RM8, under two dollars, and papayas are everywhere. But the moment you crave imported goods, the bill climbs quickly. Cheese is the classic example, but recently an Italian couple who moved here from New Zealand have started making very good cheese locally at a fraction of the imported price, so even that is changing.

Eating out is still the best part of life here. A plate of char koay teow at the *kopitiam* down the road is RM6, just over a dollar, and it will probably be one of the best meals you have all week. Even a nice dinner for two with drinks rarely goes over RM150, about USD 40. Of course, if you want fine dining there is plenty of that too, but those prices are back to New York or London levels.

Another saving people often forget is labor. A cleaner costs around RM28 an hour, gardeners and handymen are easy to find, and Grab, our version of Uber, means you do not really need a car. If you do want one, foreign cars are very pricey thanks to import duties, but a local four-door hatch like an Azia is only about USD 9,000 brand new.

Costs have crept up a little recently. Food, especially, is pricier. My morning roti canai went from RM1.20 to RM2. Still dirt cheap, but people notice the increase. Rents, though, have stayed steady, and in some places you even have more choice now with all the new builds that have gone up in the past five years.

The bottom line is that Malaysia is one of those places where you can live cheaply if you follow local habits, or you can burn through money if you chase imported goods and fine dining. Either way, the lifestyle, warm evenings, beaches, and incredible food make your money go a long way.

4. Bali, Indonesia

By Roland Dalton

My wife and I live a fun, adventurous, carefree life for \$2,500 a month, although you can live a comfortable life on half of that. During our keep-fit months, when we rarely go partying, we can spend as little as \$1,400.



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A peaceful village villa near Ubud offers value and serenity.

We live in a great little villa on a quiet lane in the Seminyak area, three minutes to the beach. The villa is attached to a boutique hotel, providing us with access to the hotel's swimming pool and other facilities. The rent is \$840 a month, which includes all utilities, maid service three times a week, and cable TV.

We eat out for lunch and dinner about five times a week. A quality international restaurant meal with drinks is \$20–€25 each. A western breakfast on the beach costs around \$5 with coffee and fruit juice, while a plate of chicken and rice at a local warung is just \$1.50. The quality and variety of international food here is outstanding—Italian, Japanese, French, Mexican, Indian—and always affordable.

Grocery shopping is 20% to 30% cheaper than in the US, especially at traditional markets where locals buy eggs, vegetables, fruit, and spices. Locally made products like Balinese coffee, eggs, beer (\$1.35 for a large bottle), and wine (\$8 for a decent bottle) are great value.

Getting around is easy and cheap. A Grab ride (like Uber) for an hour is under \$20. A 10-minute ride on an *ojek* (motorbike taxi) costs around \$3. Monthly scooter rental is about \$80.

Utilities, Wi-Fi, drinking water, and gas total about \$93 per month. Gym memberships run around \$25. You can hire a surfboard for \$5 a day, and a good massage or haircut is under \$10. My wife gets expert haircuts and color for under \$100.

Medical treatment is superb. Doctors are often trained in Australia, the UK, or New Zealand. A general appointment is \$20, and a dental filling costs \$30, with no wait times.

Prices can rise 100% in tourist-heavy seasons (July, August, December), especially in the south. But many expats avoid this by heading inland or to the west coast, where rents can be as low as \$400 per month.

Setting up home is easy and affordable. We bought a quality bed for \$380 and a comfy sofa for \$285. Furniture and home goods are artistic, well-made, and often half the price of those in North America.

Bali's charm isn't just in its affordability—it's in the lifestyle: beach mornings, fresh food, friendly locals, and endless opportunities to enjoy life for less.

3. Thailand

By Bart Walters



Chiang Mai's blend of comfort and budget living attracts expats.

I live just outside Pattaya, in Jomtien Beach—about two hours from Bangkok—and enjoy a comfortable, relaxed lifestyle for around \$2,000 a month. That covers everything: housing, utilities, food, entertainment, and healthcare. Even after more than a decade here, my expenses haven't changed much.

Rent is one of the best deals in Thailand. A one-bedroom, fully furnished condo with a pool, gym, and 24-hour security goes for under \$600 a month. A two-bedroom is around \$750, and you can find spacious family homes with a private pool for under \$1,000. If I were renting instead of owning, I'd still be well within budget.

Where you choose to live makes a big difference. Bangkok runs about 15%–20% higher across the board. In contrast, Chiang Mai offers northern charm for closer to \$1,700 a month. Island destinations like Phuket or Koh Samui hit around \$2,500. If you're more adventurous, you can live comfortably for under \$2,000 in places like Chiang Rai, Hat Yai, Udon Thani, or on

smaller islands like Koh Phangan and Koh Chang. Coastal towns like Hua Hin and Rayong offer the best of both worlds—good value and a high quality of life.

Food is where Thailand truly shines. Whether I'm cooking at home or eating out, it's affordable and always fresh. At open-air markets, \$10 buys a massive haul—papayas the size of footballs, Thai avocados bigger than softballs, and fresh seafood. My monthly grocery bill stays under \$300.

Eating out is just as reasonable. A full roast chicken with two sides of som tam (spicy papaya salad) feeds three for \$8. A pizza and a couple of beers for two? Less than \$10. Even a full English breakfast is only \$5. The only thing that'll hit your wallet? Alcohol. Imported beer, wine, and spirits carry heavy tariffs.

Transportation is easy and inexpensive. I haven't owned a car since 2016. In cities, I use Grab or Bolt ride-hailing apps and spend less than \$100 a month. In smaller towns or on the islands, a motorbike might make more sense. You can buy one for \$1,000 to \$5,000 or rent daily for around \$5 to \$9. Cars are affordable, especially local models, and public transport is cheap.

Healthcare is another area where Thailand stands out. Whether it's dental work or major surgery, the quality is excellent, and the cost is about a third of what you'd pay in the US. Insurance premiums are reasonable, and there are plenty of international options.

Other services—like massages, haircuts, manicures, and household help—are inexpensive and widely available. My monthly costs for personal and domestic services are a fraction of what they were back in Orlando, Florida.

In short, I live twice as well here for half the cost. That's the beauty of Thailand.

2. Vietnam

By Wendy Justice

Hanoi is a bustling city filled with historic neighborhoods, peaceful lakes, and leafy parks—and it's also incredibly affordable. I live here on my Social Security income of \$1,800 per month, and not only do I live comfortably, but I also save money every month. The low cost of living wasn't the main reason I moved to Vietnam, but it's been one of the biggest bonuses.

I rent a beautifully furnished one-bedroom apartment in the Old Quarter for \$494 per month. It's in a secure building and includes weekly housekeeping, all utilities except electricity, and is within walking distance to almost everything. When I do need a taxi, for instance, to get to my favorite supermarket about 45 minutes away, it only costs a dollar or two.

I've never learned to cook, so I eat every meal out or have food delivered. Street food is fresh, delicious, and cheap, about \$3 for a filling bowl of soup or a full plate with meat, vegetables, and rice or noodles. At a nice mid-range restaurant, dinner and a drink runs about \$6. Occasionally, I splurge on a fancy meal out, which costs around \$35 per person, still far below what I'd pay in the US. My food budget, eating out for nearly every meal, averages just \$250 per month.



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Affordable street food is a way of life in Hoi An.

Healthcare here is high-quality and shockingly affordable. I recently paid \$225 for a full lab workup, x-rays, ultrasound, MRI, and a consultation with an English-speaking internist. A dental checkup and cleaning is \$7. An eye exam by an ophthalmologist costs \$25. Medications made locally cost a fraction of the price compared to imports, and I've found the quality to be excellent.

All in, I spend about \$1,000 a month, including massages, pedicures, haircuts, transportation, and occasional weekend getaways. In other cities like Nha Trang, Quy Nhon, or Hoi An, you could live this lifestyle for even less—10% to 20% cheaper.

The Vietnamese currency is loosely pegged to the US dollar, and with low inflation, my cost of living has actually gone down over time. The only noticeable price hikes are for imported goods. Local goods and services remain reliably affordable.

Even daily life offers small delights. A glass of draft beer at a bia hơi costs 75 cents, and a full dinner for two, beer included, is usually under \$10. At my local market, where I'm a familiar face, prices are fair and often astonishingly low. I once asked for a dozen roses and got 15 for just \$2.27—"bonus for you," the vendor said.

The only major variable expense? My visa runs. Vietnam currently requires me to leave the country every 90 days, so I plan a short trip. Recently, a five-day holiday in Cambodia cost me a

total of \$350, including airfare, hotels, and visas. Sometimes I take longer breaks to places like Japan or even Europe. It's an added expense, sure, but also a great excuse to travel.

Vietnam gives me a vibrant city life, a tight-knit expat community, and a level of comfort I couldn't afford back home. It's easy living, on every level.

1. Sri Lanka

By Roland Dalton



Coastal towns like Galle offer warm weather, low costs, and rich history.

Sri Lanka is the cheapest place I know of in Asia, and also one of the most beautiful. My wife and I have lived extravagantly well here on \$2,200 a month. That includes a villa by the beach, traveling across the island, dining out most of the time, traditional massages, attending sports events, spa treatments for my wife, and socializing with friends. Others do it for less: I have friends who live a wonderful lifestyle for only \$1,000 a month, including rent, meals out, and sightseeing, especially if they use public transport and bargain wisely.

Our villa costs \$385 a month, with a tropical garden and a plunge pool. Utilities are never over \$50. A friend in Kandy pays \$2,800 a month, which includes rent for an old colonial three-bedroom house and the salaries of a full-time maid who also cooks and provides care, a full-time driver, and a part-time gardener.

Eating out is outrageously affordable. A three-course meal with drinks at an international restaurant is about \$50 for two, while local dishes cost as little as \$2 per person. We regularly splurge on Sunday brunch at a five-star hotel in Colombo: free-flowing beer and champagne, with lobster, crab, oysters, and Australian steak for \$40 per person. One of our favorite beachside seafood feasts—lobster, crab, prawns, fish, and oysters for two—costs just \$35.

Groceries from modern supermarkets are on par with US prices, but local markets are where you save. A kilo of bananas is \$0.50, a fresh fish for two \$3.50, and a pineapple is just \$0.20. The trick is to shop like a local—make friends at the markets, go with them, and always negotiate prices. It adds up over time.

Transportation is another cost-saver. A four-hour taxi ride is \$70, while a two-hour train journey costs only \$1.00. A three-mile tuk-tuk ride is about \$2, just be sure to agree on the fare first and offer half the initial price quoted. Domestic flights and car rentals are cheap, though fuel costs 20% more than in the US.

Everyday comforts are inexpensive too: a massage is under \$10 an hour, a haircut is \$2, and a relaxing wet shave at a traditional barber is \$1.50. Spa treatments and beauty services are widely available and affordable. And if you're into outdoor sports, learning surfing, kitesurfing, or spearfishing costs under \$10 an hour.

Healthcare in Colombo's private hospitals is solid, with modern facilities. Medical care outside the capital is more basic but serviceable. A big bonus: Sri Lanka has one of the easiest and cheapest retirement visa requirements in Asia.

With 13 UNESCO heritage sites, pristine beaches, vibrant culture, and low prices, Sri Lanka is a place where you can live richly without spending a fortune.

Beyond Athens: The Greek Peninsula That Time Forgot

By Jeff Opdyke



©istockphoto.com/GoodLifeStudio

The highway to hell needs better signage, because I've clearly missed my turn.

Somewhere behind me is the Alepotrypa Cave, one of the four Gates of Hades that Greek mythology claims exist here on the Peloponnese peninsula, a land that hangs off the Greek mainland like a petrified claw print permanently scratched into the Aegean Sea.

This is where European civilization emerged with the Mycenaeans more than 3,000 years ago, in a mountainous, semiarid landscape that at times is lush with eucalyptus, Italian cypress, and fun-sized foliage of thistle and wild thyme... and at other times, suffers what seems to be Mother Nature's version of alopecia.

The Venetian, Ottoman, and Byzantine empires each rolled through here and controlled the peninsula at various times, and their influences are visible everywhere.

Homer's *Odyssey* and *The Iliad* borrow liberally from Peloponnesian towns and villages—such as Kardamyli on the Mani coast—that are still alive with people all these millennia later. Sparta, a name from a high school history class you've forgotten, is a city that still exists. Same with Olympia, birthplace of the Olympic games (I had lunch there; a tasty moussaka).

There are a million travel press stories out there about Athens. And an equal quantity on Corfu, Crete, Mykonos, Santorini, and a usual-suspects list of Greek isles. What the traditional travel press doesn't spend much time on is the Peloponnese.

Probably because the vibe is so different here. Tourism seems quieter, less invasive. That's not to say tourists are missing; they're certainly not. But this is not Athens by any stretch. Here you face smaller crowds, lesser traffic, no noise other than wind, birds, and waves when you're near the sea, and some Greek bouzouki music spilling from cafés. In the villages you happen upon, church bells peal from small stone Orthodox chapels that, quite often, date back 800 to 1000 years.

And it's definitely not Mykonos and Santorini, densely packed with Instagrammers so desperate for a like and a follow that they trod the same trails every other wannabe influencer trods when trekking the overexposed corners of Greece. (Indeed, the mayor of Santorini just proposed a plan to cap tourist arrivals, because this island of 20,000 residents is routinely overrun by as many as 17,000 cruise ship passengers per day, debarking and flooding every corner of the island they've seen photographed in magazines or social media apps.)

The Peloponnese peninsula is none of that.

Let me show you what it is...



“Jackie Onassis on a Polished Mahogany Runabout”

My first stop was a mistake.

I'd folded myself into a rented blue Mini Cooper in Athens and made for the Isthmus of Corinth that connects the mainland to the Peloponnese. About two hours later, I pulled up in Porto Heli, a one-stoplight town without a stoplight—and a fishing village trying to up-market itself into a resort destination.

The AKS Porto Heli hotel was lovely, but frankly not a lot here compels me to recommend this town as a must-see destination.

Three miles past Porto Heli, however, is the even-tinier village of Kosta. Here I found red-and-white water taxis idling in the tranquil bay. Thirty euro and seven minutes later with Dimitrios, the sun-leathered water-taxi driver, I was on the tiny island of Spetses.

As we arrived—ferries and water taxis are the only approach available—Dimitrios casually noted, “My friend, if you do not like it here, then I am taking a dead man across the sea.”

Dimitrios had nothing to fear, for there is nothing to not like about Spetses. This is the summer playground for upper-crust Athenians. Reachable by high-speed ferry from Athens in under three hours across the Myrtoan Sea, the main hillside village of white houses and orange-tiled roofs spills down to the water.

Watching Spetses come into view, I sense a yachting lifestyle in the Mediterranean, with leisurely mornings in the early sun and Aperol spritzes in the afternoon. Al fresco seaside dining under bare lightbulbs hanging from tree branches... casual but fantastic seafood eateries where millionaires relax in khakis, black t-shirts, and designer flip-flops, their dates in flouncy sundresses, wearing sunglasses well past the sunglasses-hour.

That’s the Spetses vibe: mellow wealth—Jackie Onassis on a polished mahogany runabout. Unconcerned with anything other than a nap and where to find the next spritz and snack... maybe a plate of grilled octopus or the vinegar-marinated anchovies snarfed down with a glass of white “barrel wine”—literally house wine from a barrel—at Patralis, a 10-minute walk from the ferry dock.



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Languid sunlit days in a turquoise-splashed oikos await you on Spetses Isle.

I texted my wife some photos of Spetses with a plea: “Can we PLEASE move to Spetses? I could live the rest of my life here!”

She did not reply.

Nevertheless, amid her deafening silence, I finished off a second glass of wine and played around on a few local real estate websites, where I found a truly lovely two-bedroom, one-bath apartment for sale up in the hills just above the town center. A bit more than 825 square feet, archways between rooms, tile floors, and a 175-square-foot terrace overlooking the sea in the distance.

All for €270,000, or just under \$300,000.

I’ve spent most of this year looking for an apartment in Lisbon, where my wife and I live, and a \$300,000 price tag would buy us a hovel requiring \$200,000 or more in renovations and upgrades to make it livable.

I closed the app, pretended it was all a lie, and slow-walked back to my hotel through alleyways lined with small homes, restaurants, bars, and shops. For five or six months of the year—October through Orthodox Easter in the spring—the island is all but closed, only a few restaurants and food shops open for the few locals who live here year-round.

“Now—May—is when the foreign tourists start showing up,” a shopkeeper told me. “English, French, a lot of Dutch, maybe a few Americans who’ve heard about us somewhere. And in July, August, nothing but Greeks everywhere... the wealthy people from Athens who come here every year.” (Back at that parking lot in Kosta, the cashier told me in broken English to “early get here, summer” because the 400-space lot fills completely and quickly.)



© istockphoto.com/Giorgos Kritsotakis

Do clocks tick in Mani? Find peace among its fortresses and fishing villages like Limeni, above.

Best time to visit: mid-September.

“Everyone is gone but everything is still open. The weather is perfect, and the island is yours,” the shopkeeper offered as a commotion out front pulled both of us out of our conversation. An older gent on a moped had bumped into a parked scooter and knocked it over, and he was struggling to right the fallen vehicle. A young guy—tanned, 30s—showed up quickly, lifted the prone bike, patted the old man on the back, and sent him away with a smile.

Aside from its tranquil beauty, the most glaring fact about Spetses is its obvious lack of cars. You’ll see a taxi here and there, and a delivery truck servicing local retailers, but personal cars are transport-non-gratis on the island. You’re either walking, or you’re steering a motorcycle, a scooter, a moped, a three-wheeler, or a Rascal (if you’re older and can’t get around easily)... or if you’re a tourist, you might be ferried along in a horse-drawn carriage.

I opted for bipedal transport. No better way to experience a place than by wearing out the soles of your sneakers.

“A Great Place to Do Nothing All Day”

Late afternoon. Parched, I strolled into a café built out over a calm bay where pricey yachts had anchored to bob gently on ripples.

“I’m dining with a monster,” a voice called out from the next table. I looked up from writing one of my *Field Notes* columns to see a waiter approaching a couple that looked to be in their late-60s. The woman, gray hair stylish in a runway model way, was holding up a small, empty bowl. “He ate all the sauce! Can we have a bit more—and more bread, too.”

The waiter laughed and turned heel toward the kitchen. I snickered and she noticed, and we all got to talking.

They were from Iowa and had been on the road for six months—basically following the sun: the Philippines in November and December; January in Bali; February and March in southern Turkey; and the last six weeks traveling Greece.

They came to Spetses on the high-speed ferry from Athens “because it seemed like a great place to do nothing all day. And that’s mainly what we do,” she told me. While she handles some freelance graphic arts assignments for an hour or two every morning, “he walks around and flirts with all the Greek waitresses.”

He shrugged.

“Friends back home aren’t sure what to make of us, but this is the life we want. And it’s the best life we’ve lived yet.”

“The Concept of Time Never Really Rooted”

The next morning, I was back on the water taxi heading to my car and a date with the Mani Peninsula at the far southeastern tip of the Peloponnese. This is rugged terrain. A jagged landscape of mountains that eons ago surged from the sea like a serpent’s backbone. Not much seems to have changed in the intervening millennia.

Mani is quiet, particularly the farther south you venture. The tourist coach trade peters out quickly, and what remains are narrow roads snaking along mountainous switchbacks, crawling through the tiniest of villages and fishing communities with stone homes and bougainvillea-covered facades.

This is “Deep Mani,” a fjord-like sliver of mountainous scrubland where the concept of time seems to have never really rooted. The locals—Maniots—descend from fighting tribes who helped Sparta defeat Athens in the Peloponnesian War back in the 400s BC, and to this day the region is splattered with decaying hilltop fortresses built from local stones.

Fishing villages pass for the “big city,” and here and there the domes of stone Orthodox churches nudge above the squat tree line of olive, wild pear, and what a local man sitting in a café told me are kermes oaks. Across a skinny street stood the Transfiguration of Christ the Savior church, a pocket-sized Byzantine chapel dating to the 14th century.

Inside, I found ancient icons of Orthodox saints painted on peeling stucco walls in a space lit, barely, by a warm sun streaming through the open door and slats in the stone cupola above. A frail and stooped elderly woman in a black shawl lit three slender candles in a dusty brass candelabra filled with sand. I hung about for a bit after she left and was struck by the silence, the only noise a cicada crooning somewhere outside.

Hunger struck a few more miles down the road, and I came upon a roadside café built along the edge of a steep tumble down to the sea. The owner, a woman who lived in an apartment above the eatery, spoke no English. I speak no Greek. So, I just pointed to something interesting in a display case of sandwiches and pastries and sat out on the roof deck looking out over the sea and the barren mountains.

I later learned that what I’d bought was a diples, a traditional Peloponnesian pastry of fried dough bathed in local honey and chopped nuts. With a strong Greek coffee, not a bad breakfast.

Beach Life for 1/6 California Prices: “This is where I want to establish roots”

Jen Noble, a 42-year-old business consultant and content creator, moved to Stoupa along the west coast of the Mani peninsula... and it’s not hard to see why.

Back in West Hollywood, she was paying \$3,000 a month for a two-bedroom, one-bath apartment. In Stoupa, a beach community of less than 700 people, the same size apartment is just \$500... and a five-minute walk from the beach bordering a quintessentially Grecian-blue sea.

In 2015, Jen traveled through Italy with friends who’d bought a home in the Mani village of Agios Nikolaos. They invited her to come and stay with them a while in exchange for a bit of help fixing it up.

“Soon as I arrived,” she told me, “I absolutely fell in love with the place. The food. The beaches. The people, so welcoming and warm. I spent my life traveling all over, and I never found a place that felt like home. Even growing up with my parents, I couldn’t wait to leave. But here, the Peloponnese, is the first place where I’ve really felt like, ‘Ok—this is where I want to establish roots.’”

Jen's lifestyle, she says, is radically different than L.A. She doesn't own a car and instead walks everywhere, "which I love; it's one of my favorite activities."

"Everything here is on Greek time, so you learn to live slower. Sunday is forced relaxation because nothing is open. It's a much more serene atmosphere. A lot less stress."

Jen first gained temporary Greek residency through the country's "independent means" visa, open to anyone who can prove they earn at least €2,000 per month (about \$2,200). She's now in the process of seeking permanent residency.

Reacting to the joy in Jen's voice, I asked if the Peloponnese was just a waystation in her life. "No!" she said. "This is the place I see living long term. I never want to go back to the US. This is it for me."

A Deeper Kind of Relaxation

It was mid-afternoon when I pulled into Kalamata, home to those famous olives.

Kalamata sits at the bottom of the peninsula along the Messinian Gulf, surrounded by mountains and olive groves. It's a much smaller, far quieter version of Athens. The city center feels sedate, even docile. The two-lane seaside road at the southern edge of the city center is lined with low-rise hotels and cafés, many of which offer seating on the pebbly beach beneath umbrellas—inviting a languorous lunch with souvlaki and a sweet-tart of a lemonade the waitress claimed was made from lemons grown in the Poros Lemon Forest in the northeast corner of the Peloponnese.

Later, over a dinner of grilled fish and Kalamatan red wine—made from the local agiorgitiko grape that is both spicy and fruity in the same sip—I eavesdropped on a couple that was Scottish (her) and, based on the accent, French (him). They were arguing the merits of possibly moving to Greece. The wife was clearly for it; the husband waffled.

"I'm tired of rain. I'm tired of cold. I'm happy here. We're both relaxed. You don't even complain about your back," she insisted.

"My job," he began to counter...

"Can be done anywhere. When's the last time you worked at the office?"

Silence...

"It would be more affordable, right?" he offered moments later.

"Versus Glasgow? What kind of question is that?"

That evening, I dangled my feet into the plunge pool on the patio of my hotel room at the Elysian Luxury Hotel & Spa and listened to the sea a block away. A family of bats zipped and dodged just above a ficus tree, picking off unlucky insects here and there as the sky raced quickly from purple to indigo to black. I was so deep in thought about that Scottish woman's "relaxed" comment that I didn't realize nearly an hour had passed and my feet were getting cold.



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Imagine a deeply relaxed, permanent-vacation kind of life in Poros.

She wasn't wrong, that Scot. The Peloponnese is relaxed in a "permanent vacation" kinda way. I've visited various parts of Greece, various islands, and certainly they're relaxing too. But they're often relaxing in a pressure-packed way, odd as that sounds. You rush around all day ticking off the boxes of places you need to visit, or those Instagrammable moments you want to capture before returning to the hotel for that relaxing sunset, libation in hand.

The Peloponnese feels different, like relaxation is simply part of the prix-fixe menu. I slept well that night.

More Olive Trees Than Humans

I headed north out of Kalamata after stopping at a local bakery the next morning for another diples.

Somewhere between Kalamata and Olympia, Mani's rugged mountains moderated as I motored past stands of eucalyptus and fir that masked unending rows of olive trees. If I discover one day that Greece has one olive tree for each human on the planet, that fact will elicit zero surprise. They're simply everywhere.

The road turned north along the coast and the sea here teased with the shifting colors of blue gemstones—turquoise and aquamarine yielding to the lapis of deeper waters. I had no idea what time or even what day it was because Peloponnesian moments all melt into one another. As I turned inland to approach Olympia, the landscape resembled formal gardens reclaimed by history and time.

Olympia feels like an abandoned Hollywood movie set, like an epic Greek tragedy filmed decades ago. The city itself is small and too often crammed with tourist coaches making for the site of the original Olympic games in 776 BC.

Having arrived mid-morning in May, the rocky pathways through ancient Olympia were not as heavily crowded as the number of parked buses hinted at. And within an hour, most of the tourists were gone and I had the stadium to myself—now a barren patch of rectangular dirt in a shallow and grassy bowl-shaped indentation in the earth. Frankly, I wasn't terribly wowed, and as I told my wife in a brief text conversation, "I probably wouldn't come back to Olympia. There's too much else to see that's more interesting in the Peloponnese."

Half an hour later, I was pulling to a stop in front of the Dexamenes Seaside Hotel on a remote stretch of sand in the quiet beach village of Kourouta. This place is so small that Google, instead of labeling it "a city in Greece," simply refers to it as a "human settlement." This is hippie chic—as laidback and unhurried as any place I've alighted on this planet.

The hotel opened in 2019, fashioned from a century-old winery on the sand. That winery's unique location served a specific purpose: to funnel fermented grape juice through pipelines to a platform in the sea, to load onto boats at anchor just offshore for transport to France, where the juice became wine.

A multimillion-dollar makeover turned that winery into one of the most zen hotels I've ever checked into. Eighteen of the rooms at Dexamenes (Greek for "tanks") are former wine storage vats—square, thick-walled concrete rooms remodeled in an industro-hip fashion. The restaurant, dex.Machina—in what was once the winery's engine room—sources its ingredients from local farms, particularly those run by young farmers working in a style counter to today's industrial affairs. I found grilled artichoke hearts on the menu, a personal weakness, and a slow-roasted lamb so tender it might as well have been a paté.

If you can imagine an old Kodachrome slide from the 1960s—the cloudless skies were always a muted steel blue and the entire scene bathed in a dreamy haze like a memory you struggle to recall—that's Dexamenes and Kourouta Beach. Languid. Lazy. An unending summer afternoon.

I don't know—maybe that's the Peloponnese peninsula as a whole: A dreamy haze of sunbaked days in an often-Spartan and mountainous landscape, surrounded by those blue Aegean seas that define every poster of Greece you see hanging in every Greek restaurant you wander into in America.

Paraphrasing what Dimitrios told me back on that water taxi ride to Spetses, you'd have to be dead not to like it here.

A Big Fat Greek Lifestyle... Without The Big Fat Crowds

We write a good deal about Greece here at *International Living*, and for good reason. From seashore to mountaintops, the country is a quintessential Mediterranean destination. The food is farm-fresh, natural, and off-the-charts delish. Seaside living is laidback, easy, and magnitudes more affordable than pretty much anywhere along the US coast.



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Cross the iconic Charilaos Trikoupi bridge into lovely Patras, where you can rent for \$375 a month.

If the rattle and hum of Athens and its 3.2 million people is too busy for you, the Peloponnese makes for a perfect place to retire or work remotely without the crowds.

Kalamata, down along the southern coast, is a 2.5-hour drive from Athens on a super-modern highway. Even closer—two hours away on a similarly super-modern highway—is Patras, a lovely city on the west coast that looks out over the Gulf of Patras onto some of the most awe-inspiring seaside mountains I’ve ever seen. Those are the two largest cities on the Peninsula, but “large” is relative. Patras is home to about 215,000 people; Kalamata less than 75,000.

In both, you’ll find everything you need in life—shopping, quality medical care, nightlife, fantastic restaurants, entertainment. And both hug the sea if you’re a beach lover.

They’re both also vastly cheaper than Athens.

I found a lovely three-bedroom, two bath apartment spread across more than 1,200 square feet two blocks from Kalamata’s marina for just €1,000 per month (about \$1,100.) And nearby, I found a newly remodeled and upscale two-bedroom with a kitchen spacious by European standards for just under \$1,000.

Patras is even more value-priced, sometimes laughably so.

I came across a three-bedroom apartment of more than 2,000 square feet, overlooking the gulf and those mountains of Western Greece, full-grown lemon and orange trees just outside your door, for a bit more than \$1,200 per month. A newly renovated two-bedroom in the heart

of the city, a few blocks from the port and a 15-minute walk to a lovely park and the Patras lighthouse... just \$640.

Even crazier: Outside the city center, you'll find nice two-bedrooms for as little as \$375 monthly.

I picked Jacksonville, Florida as a comparison, since it's a second-tier beach city like Patras and Kalamata. A lifestyle that costs \$5,000 per month in Jacksonville is less than \$3,000 in either Patras or Kalamata.

Basically, most Americans could easily afford living in the Peloponnese as digital nomads or on just their Social Security checks and maybe a small bit of additional nest egg drawdown.

Just remember that outside of Patras and Kalamata, much of the Peloponnese is seasonal. Again, this isn't Athens—many restaurants, shops, hotels, and the like shutter for winter, so smaller towns can feel exceptionally quiet in the off-season.

Then again, you're close enough to Athens that you can pop into the big city quickly and easily.

And though this is Greece, winter can be chilly, with temperatures down into the 30s and 40s F. Rain is common (sometimes snow, particularly in the mountains). Stone houses and apartments can feel cold and damp, so space heaters and dehumidifiers are usually a necessity.

For healthcare, the smaller towns often have a clinic. But for anything beyond basic medical care, you'd need to head to a population center such as Kalamata or Patras, where you'll find regional hospitals and medical specialists.

Best of all, Greece offers relatively easy to get visas that allow for residency by way of digital nomadism, investment, or independent financial means, such as Social Security and other retirement income streams.

Profile 1: My Life Beneath the Acropolis: How I Built a New Home in Athens

By Lynn Roulo



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I try to be measured when I talk about my life in Greece because I never want to make other people envious. But the truth is, I feel so lucky to have the life I do.

My one-bedroom, 750-square-foot home lies directly beneath the Acropolis, and I teach night yoga classes on my roof deck, overlooking the stars with an illuminated view of the Parthenon. It's a magical setting, and I love that an entire community has grown around these classes. Locals and visitors alike participate. Last summer, a new student told me, "I heard about your classes from my friend who lives in Barcelona." I guess the word is getting out.

My days generally start without an alarm and are filled with things I love. I teach yoga and write about topics I'm passionate about, like the Enneagram, Kundalini yoga, nutrition, and living in Greece. My schedule is relatively fluid and, while I have deadlines and obligations, I rarely feel stressed.

I end the day with a calisthenics class or drinks with my friends, and because I live in a Mediterranean country, nights stretch on late. This I love.

My Move to Greece

I moved to Greece in 2012, and since then, I've traveled all over Europe and beyond.

Before the move, I worked in San Francisco, California, in a regular office job as a chief financial officer, leveraging my training as a Certified Public Accountant. My days were filled with spreadsheets, meetings, reports, and deadlines. The yoga I teach now was something I did on the side as a hobby. Life wasn't bad, but upon reflection, I wasn't really living. I was existing. Only now do I understand the difference.

I moved to Greece through a series of baby steps. I had no connection to the country, but I began to feel a very clear pull—like a calling—to go to Athens. First, I came for three weeks and enrolled in an intensive language immersion. I joke that I crafted my own adult “study abroad” program. At the time, I wasn't thinking of moving, but I wanted an adventure. Later that same year, I returned for a two-month stint to keep the adventure going. Four months after that, I moved to Greece.

I moved without a local job or a significant relationship waiting for me in Athens, so it was a big step into the unknown. But it didn't feel scary or anxiety-provoking because I already had some experience living in the country. The idea of moving and starting a fresh new life energized me. That was in 2012, and I still feel a sense of excitement that I get to live here.

How Do I Financially Survive in Greece?

I have what's called a “portfolio career”—a career made up of various roles—and the mix of passive and active income is what makes my life here work. My strategy is to always have multiple streams of income.

One revenue source is Airbnb rental income from an Athens apartment I bought as an investment. I also teach the Enneagram to businesses and individuals. I offer retreats in Greece. I earn passive income from my published books, as well as ad income from my YouTube channel. And I'm a freelance writer, which adds another income stream.

The more I write and teach, the steadier and more meaningful those income streams become. Focusing on them now sets me up well for the coming years. As an added bonus, I write, teach, and study topics I love.

How Am I Here Legally?

People often ask, “How were you able to move to Greece?” I came on an “independent financial means” visa, which requires proof that I have enough money to live in Greece without working in a local job.

In Greece, this typically means showing income of €3,500 per month from outside sources, transferred into a Greek bank account. I also have to provide proof of health

insurance and other administrative documentation each renewal period. It isn't difficult, but it does require some focus and organization.

Each country's requirements differ, but many European countries offer similar visa options for non-EU citizens. I file taxes in both countries, but there are agreements in place to avoid double taxation. While it adds some paperwork, it's not an overwhelming burden.

Starting Over

People ask if I felt lonely when I moved to a new country alone, and the answer is, by and large, I did not. I made friends quickly through social platforms like Meetup, InterNations, and Facebook expat and yoga groups. These gave me people to go out with in my early days and helped me get familiar with the city. On a deeper level, the people who own the store next door to my apartment became like an adopted family. I even became the godmother to their baby daughter, Alexia.

My friends are a mix of expats and Greeks. I love the global flavor and diverse perspectives of my expat friends and the genuine warmth and kindness of my local friends. I also find that the experience-rich, less consumer-oriented European values align much better with mine than American values ever did. I was happy in San Francisco, but I'm much happier here in Greece.

Keeping Old Ties

Equally important to establishing new roots was maintaining the old relationships in my life with long-term friends. I'm lucky to have moved to a country almost everyone wants to visit, so it hasn't been hard to lure my American friends and family to come see me. With today's technology, it's easy to stay in touch through regular calls via Zoom and WhatsApp. And while the flight is long, the visits are usually long too, allowing us to really connect and catch up.

My Advice

If I could offer advice to anyone thinking of moving abroad, I'd tell them to consider a staged approach. You don't need to decide everything at once. If there's a place you think you might want to live in, start visiting it regularly. Go during different seasons to get a full feel for the climate. Hire a native online language tutor while you're still in your home country to gain exposure to both the language and the culture.

Create a solid foundation by eliminating as many unknowns as possible. That way, if you do make the big move, it won't feel so unfamiliar. And if you have a dream to move, don't give up on it. These dreams come from somewhere, and moving abroad might just be the best decision of your entire life. I know it was for me.

The 5 Best Healthcare Systems For Expats in 2026: Quality, Access, and Affordability

By *International Living*

**International
Living**

HEALTHCARE



Choosing a retirement destination isn't just about the weather, cost of living, or lifestyle perks—it's also about knowing you'll be well cared for if health issues arise. For many expats, access to reliable, high-quality healthcare is a non-negotiable.

From France's renowned universal coverage to Costa Rica's expanding private clinics and wellness hubs, each of these destinations offers healthcare options that cater to the needs and budgets of retirees.

#1

France

97



Tuula Rampont
International Living
France Correspondent



“One of the most impressive parts of the French system is how it handles chronic illnesses. If you're diagnosed with conditions like diabetes, cancer, heart disease, Parkinson's, or dementia, your treatment is covered 100%. There are no age limits or exclusions for pre-existing conditions; everyone is welcome.”



#2

Portugal

96



#3

Spain

94



#4

Panama

92



#5

Costa Rica

91



Choosing a retirement destination isn't just about the weather, cost of living, or lifestyle perks—it's also about knowing you'll be well cared for if health issues arise. For many expats, access to reliable, high-quality healthcare is a non-negotiable. In *IL's 2026 Annual Global Retirement Index*, the top countries for expat healthcare shine by offering excellent medical services that are both affordable and accessible, whether through public systems or private providers.

From France's renowned universal coverage to Costa Rica's expanding private clinics and wellness hubs, each of these destinations offers healthcare options that cater to the needs and budgets of retirees.

In the sections ahead, we explore how each country stands out in terms of quality, affordability, ease of access, and overall expat satisfaction.

5. Costa Rica

By Bekah Bottone



Affordable healthcare supports the active, outdoor lifestyle of many expats.

Dental and medical tourism are popular in Costa Rica for a reason—treatments and procedures here cost a fraction of what they do in the US, and recovery can happen in paradise.

I've appreciated the flexibility of Costa Rica's dual public-private system since I first received care here in 2001. When I had a staph infection and needed hospitalization, I stayed for a week at Clínica Bíblica in San José. Thanks to travel insurance, there was no financial stress, and the care was excellent.

The best healthcare is still centered in the Central Valley, but things are changing fast. More and more people are moving to the coast, and with that has come greater access to specialists. Many now rotate into rural clinics monthly. My orthodontist, for example, visits my dentist's office near the beach once a month.

When I was pregnant with twins in 2011, I lived in the Central Valley and delivered at Hospital Calderón Guardia, a public hospital. My doctor worked in both systems, so I saw him at both his private clinic and the hospital. My children were born prematurely and spent 12 days in the neonatal unit. The facilities were basic, folding chairs instead of comfy recliners, but the medical care was thorough and compassionate. Nurses patiently taught me how to breastfeed both babies at once. After discharge, we received home checkups and access to early stimulation programs for the twins.

Now we live near the beach, where the closest hospital is an hour away. But there are many 24-hour clinics nearby for emergencies. In February 2021, both of my children were hospitalized within weeks of each other for unrelated infections—my son's in his knee, my daughter's in her lungs. In both cases, the doctors and nurses were caring, thorough, and kind.

To help manage costs, I use MediSmart, a discount medical service. I pay around \$14 a month, which reduces a specialist appointment from about \$100 to \$50. Even without discounts, healthcare here is highly affordable. For example, I've paid \$75 for a dental cleaning, \$45 for a general doctor visit, \$350 for a colonoscopy, \$400 for cryotherapy for dysplasia, \$20 for cryotherapy for sun spots (plus the cost of the appointment), \$60 to \$80 for sessions with a psychologist, and \$120 for a psychiatrist consultation.

Private insurance is also available, and as I get older, I plan to purchase a private policy for broader coverage. For now, I value the choices I have, and the peace of mind that comes with knowing quality, affordable care is always within reach.

4. Panama

By Jessica Ramesch

Back when I was still living in the States, healthcare stressed me out. Even once I got a job with great coverage, my stress didn't go away. What if I got fired... or wanted to quit?

When I moved to Panama, only then did my worries finally fall away. The cost of healthcare was so low that I knew I would be OK, no matter what. I had the freedom to breathe... to quit a job that didn't feel right and chase happiness instead of money.

Though I've been in Panama for 20 years, I continue to be amazed by my doctors here. They don't rush through appointments. They give me time to talk through any concerns and get all my questions answered. And guess what? They give me their cell phone numbers so I can message them via WhatsApp if I need to. This actually saves us both time, no going in for unnecessary consults.



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Quality medical care and expat-friendly services enhance life in Panama.

“Hello! You need to take vitamin D!” That’s what my doctor messaged me after my last appointment. I didn’t have to go in for results. They were emailed to me promptly after my visit to the lab. She just told me exactly what to buy, and I went to the pharmacy to get it. (By the way, most pharmacies in Panama offer discounts certain days of the week, so I usually get 20% off.)

Between them, expats Jim Gault and his wife Abbe have had kidney stones removed, a heart stent, and hand, cosmetic, knee, and Afib surgeries. Most of these procedures took place at Pacífica Salud, a Johns Hopkins International affiliate. “Thanks to the exceptional healthcare at a fraction of US prices, we are able to take a 12-day Mediterranean cruise followed by several days in Italy,” Jim says.

Like most expats in Panama, I use both public and private services.

In smaller towns, public clinics or *centros de salud* are often the only option. They’re free or highly subsidized, charging as little as \$2 for a doctor’s appointment. If you need something simple—stitches, a flu jab, or a script for antibiotics—the local *centro de salud* should do just fine.

There are public hospitals in Panama City and other hub towns, but most expats prefer not to use them. Those facilities often come with longer wait times, so it’s best to leave available slots for low-income Panamanians who can’t afford private care.

Top-notch hospitals like Paitilla, San Fernando, and Pacífica Salud are affordable, modern, and incredibly efficient. Many are affiliated with distinguished organizations like Joint Commission International or Cleveland Clinic. So many Panamanian doctors study abroad and speak English that this is a very comfortable place to land, even if you don't speak Spanish.

That applies to dentists and specialists as well as general MDs. Here in Panama, I recently opted to replace a crown and paid \$580. A crown in the States can cost \$1,000 to \$3,500. (And yes, my dentist speaks English.)

3. Spain

By Cepee Tabibian



Excellent care and modern infrastructure make Spain a top healthcare destination.

After 10 years in Spain, I've had the chance to use both the public and private healthcare systems, and I can honestly say it's one of the biggest reasons why I would never move back to the US.

The public system is excellent, but access depends on your residency status. Not every visa gives you immediate access, so most Americans start off using private insurance for their visa application. After a few months to a year, depending on the visa, you may become eligible to use the public system.

I use private healthcare the most, and it's completely changed the way I manage my health. In the US, I avoided going to the doctor because of the stress: finding a physician, dealing with scheduling, and always bracing for unexpected bills. Here in Spain, it's the opposite. Healthcare is straightforward, affordable, and transparent.

With private insurance, I can see specialists directly—no referral needed. Over the years, I've had appointments with a pulmonologist, cardiologist, neurologist, and endocrinologist—not because I was sick, but because preventive care is so accessible. If something feels off, I get it checked. Making an appointment is as simple as opening my insurance app and choosing a time. I can see doctors in person or over video calls. For example, I still consult with my endocrinologist in Madrid every six months, even though I now live in Málaga. We just video-chatted to review my bloodwork.

Costs are remarkably low. My private insurance costs about \$75 per month. As a healthy 45-year-old, that covers nearly everything with no copay. Pricing depends on age, plan, and pre-existing conditions, but most routine and specialist care is included. Occasionally, I'll pay an extra €5 to €30 for specific lab work or tests.

Even paying out of pocket is manageable. In Málaga, when I needed to see a dermatologist quickly and couldn't find one in-network, I paid €100 for the consultation and €400 for treatment, with an English-speaking doctor.

That brings up one difference between cities: availability. In Madrid, I could usually book a specialist fairly quickly. In Málaga, I sometimes wait up to a month or need to travel to the next town, especially for dermatology. Still, even with the occasional inconvenience, the system here is far better than anything I experienced in the US.

English-speaking doctors are not guaranteed, but they're more common in the private system and in areas with large expat populations—Madrid, Barcelona, Málaga, and along the Costa del Sol. My doctors are Spanish-speaking, and while it's helpful to have some language basics, navigating the system is still relatively easy.

In short, healthcare in Spain offers peace of mind: it's accessible, affordable, and doesn't come with the stress so many of us are used to.

2. Portugal

By Kimberly Anne

When I moved to Portugal in 2022, I enrolled in both public and private healthcare systems. Through my bank, I enrolled in Médis private insurance for €130 a month, with a €19 copay. I also added dental for another €10. At the same time, I registered with the public system, which provides universal healthcare that's free or very low-cost for most services.

Both systems have their pros and cons. Wait times can be long in either, partly because doctors take more time with patients here, and consults aren't rushed. Most of the doctors I've seen speak English, especially in the private sector, and the quality of care is outstanding. On my very first visits, doctors ordered tests I'd never heard of, and others I'd been requesting for years back in the US.



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Portugal offers a reliable mix of public and private healthcare options for expats.

I was finally given a colonoscopy, denied to me in the US despite being in my mid-fifties, and a DEXA scan that revealed severe osteoporosis. I was prescribed medication that costs €250 every six months without the national healthcare, but just €60 with it. I also received a stress test, multiple ultrasounds, a mammogram, full blood panels, and more. It was the most thorough workup I've ever had. Imaging is provided in hard copy and also accessible through a patient portal, and doctors take the time to explain the results clearly in English.

When I needed an MRI for an old hip injury, I simply asked and was scheduled right away. The cost? Just my copay. It was that simple.

Portugal's mix of universal cradle-to-grave care, affordable private insurance, attentive physicians, and access to real diagnostics has been a clear upgrade from what I experienced in the US. If you want thorough, compassionate care without American price tags, Portugal delivers.

1. France

By Tuula Rampont

Even after 15 years in France, I'm still regularly amazed by the quality, accessibility, and affordability of the healthcare system. When I first arrived in 2010, I had no idea how it worked. I wasn't sure how to find a doctor, how to communicate, or whether the standard of care would match what I was used to in the US.



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Peace of mind comes standard with France's accessible, high-quality healthcare system.

But three months in, I became eligible for French healthcare. (North Americans only need a long-stay visa to qualify.) My first visit was for an annual check-up at a local clinic, recommended by a friend. No one mentioned private healthcare, about 90% of French citizens use the public system, which I've relied on ever since.

That first visit cost €25 (about \$29), and with my healthcare card, I was reimbursed 70%—so it only cost me €7, or about \$10. That price has remained unchanged for over a decade. I can walk into any doctor's office, clinic, or hospital in the country and pay the same. Blood tests typically run €17 to €25, and MRIs vary from €69 to €300, all reimbursed at 70%. Specialist visits are €50, and even those are partially reimbursed directly to your bank account. A dental exam with X-rays costs about €30.

Every two years, I'm entitled to update my eyeglasses. This year, I splurged on a designer brand and, with my "top-up" insurance (which covers what the national system doesn't), paid just €90 for bifocals. Without coverage, the cost would've been €595. I even added a second pair of glasses and prescription sunglasses, each frame only cost €10.

Now that I've passed 50, I receive notifications in the mail for free preventative screenings. This year, I had a free mammogram and am scheduled for a pre-screening that could lead to a free colonoscopy.

Prescription drug prices are also incredibly low, covered 70% to 100%. Once, I forgot my healthcare card on a trip to the US and had to pay full price for my prescription. It cost €4.20, and the pharmacist apologized for the inconvenience.

One of the most impressive parts of the French system is how it handles chronic illnesses. If you're diagnosed with conditions like diabetes, cancer, heart disease, Parkinson's, or dementia, your treatment is covered 100%. There are no age limits or exclusions for pre-existing conditions; everyone is welcome.

With our family "top-up" plan costing €100 per month for three people, we haven't paid out of pocket for prescriptions or hospital stays. I once stayed five days in the hospital after giving birth and never saw a bill.

Language isn't the barrier it once was, either. Apps like Doctolib allow you to search for doctors, specialists, or therapists by location and language. You can book appointments directly online.

French healthcare isn't just affordable. It's proactive, transparent, and reliable. It still amazes me.

Expat Trivia Challenge: Know Your Destinations

Greece

1. What famous ancient structure overlooks Athens from a rocky hilltop?

- A) Colosseum
- B) Parthenon
- C) Forum
- D) Acropolis Museum

2. Which northern Greek city is famous for its vibrant food and cultural scene?

- A) Rhodes
- B) Patras
- C) Thessaloniki
- D) Volos

3. Rhodes is also known as:

- A) The Isle of Saints
- B) The Isle of Knights
- C) The Island of Peace
- D) The Island of Temples

4. Approximately how many Greek islands are inhabited?

- A) 50
- B) 100
- C) 227
- D) 600

5. Mykonos and Santorini belong to which island group?

- A) Ionian
- B) Dodecanese
- C) Cyclades
- D) Sporades

Panama

6. The Panama Canal connects which oceans?

- A) Atlantic and Pacific
- B) Pacific and Indian
- C) Atlantic and Arctic
- D) Pacific and Red Sea

7. What is Panama's currency called?

- A) Peso
- B) Balboa
- C) Sol
- D) Real

8. Boquete is often called:

- A) Panama's Coffee Capital
- B) The Valley of Flowers
- C) Cloud Forest Haven
- D) Expat Escape

9. Panama is bordered by Colombia and which other country?

- A) Nicaragua
- B) El Salvador
- C) Costa Rica
- D) Honduras

10. What major artificial lake helps power the Panama Canal?

- A) Lake Nicaragua
- B) Lake Gatún
- C) Lake Balboa
- D) Lake Bayano

Costa Rica

11. In what year did Costa Rica abolish its army?

- A) 1940
- B) 1948
- C) 1955
- D) 1971

12. Costa Rica's currency is the:

- A) Peso
- B) Colón
- C) Real
- D) Balboa

13. What region in Costa Rica is known as the “Land of Eternal Spring”?

- A) Guanacaste
- B) Nicoya Peninsula
- C) Central Valley
- D) South Caribbean

14. Which Costa Rican park is considered among the world's most biodiverse?

- A) Manuel Antonio
- B) Arenal
- C) Corcovado
- D) Monteverde

15. What is a common greeting that reflects Costa Rica's relaxed lifestyle?

- A) Viva Vida
- B) La Buena Vida
- C) Pura Vida
- D) Suave Día

Portugal

16. Portugal is known for what sweet custard pastry?

- A) Flan
- B) Tarta de Queso
- C) Pastel de Nata
- D) Dulce de Leche

17. What type of wine is Portugal famous for?

- A) Sherry
- B) Port
- C) Rioja
- D) Vermouth

18. Where is Portugal's Algarve region located?

- A) East
- B) North
- C) South
- D) West

19. The Azores are a Portuguese:

- A) Mainland region
- B) Wine valley
- C) Island group
- D) Suburb of Lisbon

20. What is Portugal's capital city?

- A) Porto
- B) Coimbra
- C) Lisbon
- D) Faro

Mexico

21. What Mexican town is famous for art, colonial charm, and expats?

- A) San Cristóbal
- B) Guadalajara
- C) San Miguel de Allende
- D) Monterrey

22. What beverage is made from agave and has smoky flavor notes?

- A) Tequila
- B) Mezcal
- C) Cerveza
- D) Sotol

23. Where is Cancún located?

- A) Baja California
- B) Chiapas
- C) Oaxaca
- D) Yucatán Peninsula

24. Teotihuacán is known for its:

- A) Volcanoes
- B) Pyramids
- C) Beaches
- D) Lakes

25. Día de los Muertos is celebrated on:

- A) October 31
- B) November 1–2
- C) December 25
- D) January 6

Italy

26. Where is the Colosseum located?

- A) Florence
- B) Venice
- C) Rome
- D) Naples

27. Tuscany is best known for producing:

- A) Olive oil
- B) Cheese
- C) Chianti wine
- D) Pizza

28. Venice is built on:

- A) Lagoons and canals
- B) Mountains
- C) Cliffs
- D) Fields

29. Which island is known for “trulli” stone houses?

- A) Sardinia
- B) Puglia
- C) Sicily
- D) Elba

30. Which Italian city is known for having over 100 islands connected by canals and bridges?

- A) Naples
- B) Florence
- C) Milan
- D) Venice

France

31. France's capital city is:

- A) Marseille
- B) Lyon
- C) Paris
- D) Bordeaux

32. Provence is famous for:

- A) Cheese
- B) Lavender fields
- C) Mountain lakes
- D) Surf beaches

33. What is France's Mediterranean coastline called?

- A) Riviera Maya
- B) Côte d'Azur
- C) Costa Brava
- D) Amalfi Coast

34. What bubbly wine must be made in a specific region of France to use the name "Champagne"?

- A) Crémant
- B) Prosecco
- C) Champagne
- D) Cava

35. Which French city is nicknamed “*La Ville Rose*” for its pink-hued buildings?

- A) Marseille
- B) Toulouse
- C) Nice
- D) Dijon

Spain

36. What is Spain’s version of small-plate dining?

- A) Meze
- B) Tapas
- C) Pintxos
- D) Bocados

37. The Alhambra is found in:

- A) Barcelona
- B) Granada
- C) Madrid
- D) Seville

38. Flamenco originated in which region?

- A) Basque Country
- B) Catalonia
- C) Andalusia
- D) Galicia

39. Barcelona’s main language, in addition to Spanish, is:

- A) Catalan
- B) Galician
- C) Basque
- D) Occitan

40. Which Spanish city hosts the running of the bulls?

- A) Pamplona
- B) Madrid
- C) Valencia
- D) Zaragoza

Thailand

41. Thailand is nicknamed the:

- A) Land of Temples
- B) Land of Smiles
- C) Island of Gold
- D) Pearl of Asia

42. Tom Yum is:

- A) Fried rice
- B) A spicy Thai soup
- C) A dessert
- D) A noodle dish

43. Bangkok's local name is shortened to:

- A) BKK
- B) Siam
- C) Krung Thep
- D) Wat Pho

44. Phuket is known as:

- A) The Emerald Isle
- B) The Golden Bay
- C) The Pearl of the Andaman
- D) The Island of Kings

45. Songkran is the celebration of:

- A) New Year
- B) Buddha's Birthday
- C) Harvest
- D) Marriage

Malaysia

46. Malaysia's two main regions are:

- A) East and West
- B) Peninsular and Borneo
- C) Sarawak and Sabah
- D) Mainland and Coast

47. Langkawi is known for:

- A) Mountain treks
- B) Duty-free shopping
- C) Tea plantations
- D) Wildlife safaris

48. Malaysia's twin towers are called:

- A) KL Towers
- B) Twin Pillars
- C) Petronas Towers
- D) Merdeka Towers

49. What is the street-food capital of Malaysia?

- A) Johor Bahru
- B) Kuala Lumpur
- C) Georgetown, Penang
- D) Kota Kinabalu

50. Which UNESCO city is known for its colonial heritage and riverfront?

- A) Malacca
 - B) Ipoh
 - C) Klang
 - D) Kuching
-

***Answers:** 1. B) 2. C) 3. B) 4. C) 5. C) 6. A) 7. B) 8. B) 9. C) 10. B) 11. B) 12. B) 13. C) 14. C) 15. C) 16. C) 17. B) 18. C) 19. C) 20. C) 21. C) 22. B) 23. D) 24. B) 25. B) 26. C) 27. C) 28. A) 29. B) 30. D) 31. C) 32. B) 33. B) 34. C) 35. B) 36. B) 37. B) 38. C) 39. A) 40. A) 41. B) 42. B) 43. C) 44. C) 45. A) 46. B) 47. B) 48. C) 49. C) 50. A)

Discover the World's Best Retirement Climates: Top 5 Picks For 2026

By *International Living*

International
Living

CLIMATE



While the term “perfect climate” means something different for everyone, in International Living’s 2026 Annual Global Retirement Index, we’ve compiled a list of countries with the most varied weather systems to suit every preference.

In this category, we’ve considered specific criteria such as temperature, rainfall, humidity, and sunshine, as well as the personal experiences of expats and our boots-on-the-ground correspondents, to score the nations with the most livable climates.

#1 Costa Rica **97**



“For me, life in Costa Rica is about living outside. I start most mornings on my front porch, barefoot in the grass. I spend time at the beach or pool, and it’s easy to connect with others when you can enjoy a few hours of sunshine together. Even during the rainy season, mornings are usually clear, giving you time to enjoy the outdoors before the rain rolls in.”

Bekah Bottone

International Living
Costa Rica Correspondent



#2 Portugal **93**



93

#3 Ecuador **92**



92

#4 Colombia **91**



91

#5 Mexico **90**



90

While the term “perfect climate” means something different for everyone, in *International Living’s 2026 Annual Global Retirement Index*, we’ve compiled a list of countries with the most varied weather systems to suit every preference.

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Whether your idea of paradise is a sunny Mediterranean beach or the freshness of a high-altitude town, four seasons, or eternal spring, our climate category is designed to help you discover your ideal weather haven.

Read why the countries below made our top five list, and discover the 2026 titleholder of the best in climate category.

5. Mexico

By Bel Woodhouse



From temperate highlands to tropical coasts, Mexico offers a climate for every taste.

“No way, it snows in Mexico?” my friend Colleen asked, shaking her head when I told her I was visiting Puebla. Her vision of Mexico involved beachside tacos, deserts with tumbleweeds, or hot, sticky jungles like those she’s experienced during visits to the Riviera Maya.

This is one of my favorite misconceptions to correct. With 31 states and a stunning variety of geography, Mexico offers every kind of climate imaginable. From the temperate mountains of central Mexico to the arid deserts of the north, to the lush tropics of the coasts and south, there truly is something for everyone.

In fact, Mexico has it all: four-season regions where you'll need a winter coat and gloves, areas with just two seasons, dry and rainy, and even microclimates with spring-like weather all year long. That's what makes places like Lake Chapala so appealing. One couple I know there, Jorge and Mary, rave about the mild temperatures that encourage them to get out and walk every day. Jorge has even lost 60 pounds just by strolling with his dog in the ideal climate.

I live in the Riviera Maya, where the climate is tropical and humid. Summers regularly climb into the 90s F, and while some might find that too intense, I love it. I walk everywhere—it's a healthy lifestyle that doesn't require a gym membership. With more than 330 days of sunshine a year, it's easy to stay active and connected to nature. Most mornings, I walk to the beach. One side of the path is lined with jungle, the other opens to the sparkling Caribbean. It's not unusual to spot parrotfish in dazzling blues, angelfish gliding by in pairs, or yellow-spotted rays drifting along the ocean floor.

Of course, no place is perfect. My friend likes the cool crisp mountain air on her morning walks. Stating that she would never live in a hurricane zone. And yes, in coastal regions like mine, hurricanes are possible. I've lived here for nine years and only experienced one worth noting, and even then, I binge-watched Netflix with a glass of wine and didn't lose power or internet. Inland areas, especially those near mountain ranges formed by ancient tectonic activity, may experience the occasional earthquake. They aren't common, but they can happen. That's why I always advise people to do a little homework: look up a town's average temperatures, rainfall, and history of natural disasters before deciding to settle down.

You can also find places with distinct dry seasons, such as San Miguel de Allende, where the climate is drier and ideal for those who prefer cooler nights and lots of sunshine. Mexico is large enough to let you chase your perfect weather, without giving up modern amenities or culture.

For me, warm sunshine, ocean swims, and flip-flops are the norm. For my friend, cool mountain air is a must. The beauty of Mexico? We can both get what we want.

4. Colombia

By Erin Donaldson

Colombia's allure shines through its remarkable microclimates, with distinct pockets of weather shaped by the country's varied altitudes and landscapes. In this equatorial nation, you don't need to worry about summer or winter. Instead, you choose your climate based on elevation and terrain—wet or dry season, warm or cool—it's all about what fits your vibe.

For me, that's Manizales. I've made my home here because the temperature hovers around a comfortable 70°F (22–23°C), cool enough to wear a light jacket or scarf in the evening, but warm enough for pants and a T-shirt during the day. I can walk around without getting sweaty, and the weather stays remarkably consistent all year. Colombia's lack of harsh seasonal changes is a major perk.



©istockphoto.com/Yuki Mao

A sunny day in Medellín, known for its perfect year-round temperatures.

Manizales sits at 7,064 feet (2,153 meters) above sea level, lower than Bogotá's 8,660 feet (2,640 meters), which means the air here feels easier to breathe. The surrounding forests, lush and abundant, seem to enhance the oxygen-rich atmosphere. I'm not a scientist, but there's something about this greenery that softens the high-altitude effect you feel in more urbanized cities like Bogotá.

Of course, no place is perfect. Manizales has its quirks. One of them is the occasional ashfall from Nevado del Ruiz, the nearby active stratovolcano. It's not a major threat, but it can be annoying. Still, the ash also makes the soil incredibly fertile. The hills are alive with coffee, avocado, and plantain farms, painting the region in vibrant green.

If you prefer a slightly warmer climate, neighboring cities offer great alternatives. Pereira, at 4,629 feet (1,411 meters), averages about 72°F (22°C), while Armenia, at 4,865 feet (1,483 meters), sits around 71°F (21.5°C). Both feel toastier than Manizales, whose annual average is a cool 64°F (18°C). These cities offer the same lush landscapes and relaxed pace but with a little more warmth.

Manizales is also one of the rainiest cities in the world, which comes with some practical challenges. Landslides, mudslides, and flooding can happen, particularly in rural areas. If you live outside the city, a four-wheel drive is essential. I always carry an umbrella or poncho just in case. That said, the climate is still a dream for daily outdoor living. The air is fresh, the nights are cool, and the days are ideal for walking, hiking, or just sitting outside with a cup of locally grown coffee.

In Colombia, climate is a lifestyle choice. Whether you're drawn to the crisp air and green hills of Manizales, the warmth of Pereira, or the mellow vibe of Armenia, there's a perfect fit for everyone. For me, the comfort, scenery, and charm of coffee country make Manizales feel like home.

3. Ecuador

By Joel Kaplan



©istockphoto.com/IRYNA KURILOVYCH

In the Andean city of Cuenca, sunny days and mild temperatures make outdoor living easy.

After decades of enduring Chicago winters and Las Vegas summers, we found a place that offers what we'd long dreamed of—perfect, spring-like weather year-round. Welcome to Cotacachi, a small town nestled in Ecuador's northern Andes at around 8,000 feet elevation, just two hours north of Quito. It's easy to see why the area is nicknamed “the Land of Eternal Spring”.

Here, the temperature stays remarkably consistent, ranging from a low of 45°F at night to a high of 75°F during the day. It's the best weather we've experienced in our global travels. Every time we leave, we miss the climate of our mountain home.

Cotacachi has two main seasons: wet and dry. While the temperature doesn't vary much between them, the precipitation does. The rainy season typically starts around November or December, often bringing afternoon showers and overnight rains. It can last five months or more, though the humidity remains mild to moderate—never “clammy.”

The dry season usually begins in April, May, or June, with little rain and increased winds. Back in 2011, when we moved here, the seasons were reliable, about six months each. These days, patterns have become harder to predict. One year we had a 10-month rainy season, and in another, a drought stretched well into the dry months. Still, we wouldn't trade Cotacachi's weather for anything. No more freezing winters or sweltering summers—just a steady, comfortable rhythm of life.

Air quality is generally rated “good to fair,” thanks in part to the region's limited commercial industry and the protective geography of the northern Andes, which shields us from much of the pollution generated in major cities like Quito. The biggest local issue is smoke from open burning. Residents sometimes burn yard waste, and many homes use fireplaces, often more than one, for warmth, since central heating is rare.

Despite that, major weather services consistently rate the air quality as “satisfactory” or “acceptable,” safe for most people. That said, Cotacachi's elevation might be a consideration for those with respiratory issues. At 8,000 feet, the air is thinner, and while we find it invigorating, others may need time to adjust.

Cotacachi is a walkable, outdoor-friendly town. Though I work indoors as a video producer and musician, we spend a lot of time outside, walking to restaurants or coffee shops, most of which are within a 10- to 15-minute stroll. Many have outdoor patios that we enjoy year-round.

Our 1.25-acre property, located at the edge of town, feels like a private park. With four dogs and stunning mountain views, we spend plenty of time in the yard soaking in the landscape and the climate that drew us here in the first place.

2. Portugal

By Kimberly Anne

Before moving to Portugal, I knew I didn't want to settle somewhere with scorching summers. That ruled out much of Lisbon and the Algarve. Instead, I chose Porto in the north, a city brimming with character, cooler temperatures, and the kind of slow-living pace I was craving. What I didn't know then is how very different northern Portugal's climate can feel, especially when you're used to California.

Winters here feel colder than I expected, and summers hotter. I now prefer the humidity, but I still struggle with Porto's damp winters, especially in my older apartment that has neither heat nor A/C. Newer buildings often come with climate control, and a friend who lives nearby doesn't need to use heat at all during the winter.

That said, Portugal offers a climate for every preference, depending on where you settle. The Algarve, for instance, enjoys over 300 days of sunshine a year, mild winters that hover in the low 60s F, and dry, breezy summers cooled by the Atlantic. Rainfall there is minimal and mostly confined to a few winter months. Lisbon, with its Mediterranean climate, features long summers and short, mild winters. Central Portugal offers a mix of the two, warmer and drier than the north, but less hot than the southern coast. Meanwhile, Porto's greener landscapes and cooler air bring a very different rhythm of life that many find refreshing.



©istockphoto.com/aletheia97

Blue skies and ocean breezes in the Algarve's sun-drenched coastline.

Spring, summer, and autumn are the best times to be here. It does get hot in summer, but heatwaves usually last just a week. Since moving here in 2022, I've experienced about two per summer. People adapt by walking on the shady side of the street and enjoying warm days before the rain returns.

Without A/C, I manage the heat by using built-in exterior blinds to block the sun during the day and opening my large door windows at night with a fan and earplugs (I live on a noisy street). The seasonal contrast is real: 2025 stayed cold through March and into April, but summer lingered well into September.

Porto slows down in winter but comes alive in the summer with weekly festivals and vibrant street life. I spend much of my time walking and hiking, especially in spring and autumn, which offer the most comfortable weather.

Yes, the winters are wet, and the cold gets into your bones. But with the right clothing, a space heater, and a sense of humor, Porto becomes more than livable, it becomes lovable. It's walkable, affordable, rich in culture, and well-connected to northern Spain. For anyone looking for a temperate European climate with charm and character, Porto might just be your place.

1. Costa Rica

By Bekah Bottone



©istockphoto.com/Mlenny

From misty mountains to sun-drenched beaches, the weather invites year-round outdoor living.

I've always been a tropical beach girl at heart, even though I grew up in Connecticut. In high school, I already knew I wanted to live under the coconut trees. So, when it came time to choose where to live in Costa Rica, it was easy: I had to be by the beach. There are so many wonderful places to enjoy in Costa Rica, but for me, Guanacaste was the obvious choice.

Guanacaste's temperatures remain consistently between 80 and 90°F all year. But once you live here, you start to notice the seasonal shifts. The blue skies and strong winds—what we call *vientos navideños*—mark the start of summer and the Christmas season. February brings the most powerful of these Papagayo winds. As dry season settles in, the landscape turns dusty and leaves dry up, but then golden and pink trumpet trees bloom, bursting with color across the countryside. Seeing those trees while driving fills me with joy—they're stunning.

Here, we enjoy two clear seasons: a dry season that lasts about six months with virtually no rain, and a rainy season that spans the other six. Most rainy season days begin sunny, with showers arriving later in the day, much like a Florida summer. From September to November, tropical storms and the occasional hurricane can bring several consecutive days of heavy rain, so it's important to make sure your home isn't in a flood-prone area. Fortunately, my community has excellent drainage.

For some people, Guanacaste's heat and dryness might be too much. Others gravitate toward the Central or South Pacific coast, where rain is more frequent and the landscape stays lush year-round. Those who prefer cooler weather may head to the Central Valley or Lake Arenal region, where higher elevations bring spring-like conditions and comfortable temperatures.

Air quality in Costa Rica is generally excellent. San José typically rates in the "good" category, and along the coasts, ocean breezes make it even better. Occasionally, air quality dips during volcanic activity or forest fires, but this is usually temporary.

As for natural disasters, earthquakes are common, though most are so mild I don't even feel them. Still, I recently experienced a stronger one while sitting in my living room. The whole house shook—and rather than being afraid, I was struck by how well the building was constructed. It gave me confidence in local building standards.

For me, life in Costa Rica is about living outside. I start most mornings on my front porch, barefoot in the grass. I spend time at the beach or pool, and it's easy to connect with others when you can enjoy a few hours of sunshine together. Even during the rainy season, mornings are usually clear, giving you time to enjoy the outdoors before the rain rolls in.

If you're not looking for snow or freezing temperatures, you can find your perfect climate here. Costa Rica lets you choose the kind of warmth and rhythm that suits your lifestyle—and lets you enjoy it year-round.

Top Countries For Expat Visas and Retiree Benefits in 2026

By *International Living*

**International
Living**

VISA & BENEFITS



For retirees seeking affordable residency options, valuable visa benefits, and a warm welcome abroad, the “Visa and Retiree Benefits” category highlights the best destinations to consider. From Ecuador’s accessible Pensioner Visa to Panama’s still-strong Pensionado program, these countries continue to offer compelling pathways for expats planning a new chapter overseas.

#1

Panama

97



“

No other country of this caliber offers such quick, easy access to permanent legal status. Panama has a long, illustrious history of welcoming foreigners and a proven track record when it comes to keeping its promises.

”

Jessica Ramesch

*International Living
Panama Editor*



#2

Mexico



92

#3

Greece



91

#4

Ecuador



89

#5

Costa Rica



87

For retirees seeking affordable residency options, valuable visa benefits, and a warm welcome abroad, the “Visa and Retiree Benefits” category highlights the best destinations to consider. From Ecuador’s accessible Pensioner Visa to Panama’s still-strong *Pensionado* program, these countries continue to offer compelling pathways for expats planning a new chapter overseas.

This year’s guide features the latest insights on visa processes, recent policy updates, and unique retiree perks in Costa Rica, Ecuador, Greece, Mexico, and Panama.

Each section breaks down the main visa options, eligibility requirements, and long-term benefits—along with practical tips for navigating local bureaucracy. Whether you’re exploring part-time residency or a full relocation, this guide offers the essential details to help you make a smooth, informed move.

5. Costa Rica

By Bekah Bottone



Easy residency and senior discounts make Costa Rica attractive to retirees.

You can enter Costa Rica on a tourist visa for up to 180 days, which is perfect for snowbirds. Many people live here as perpetual tourists, but I don’t recommend that approach for anyone planning to stay full-time. Still, until your plans are firm, it’s a workable option.

There are three main paths to temporary residency. The *Pensionado* program is for retirees who can show a minimum monthly income of \$1,000 from a pension or retirement fund. *Rentista* status requires a \$60,000 deposit in a local or international bank, along with a monthly transfer of \$2,500 into a Costa Rican account over two years. After 24 months, you must deposit another \$60,000 to renew. The *Inversionista* option allows you to apply by making a one-time \$150,000 investment in real estate, stocks, bonds, or other qualifying assets.

These temporary residencies are valid for two years and can be renewed as long as you continue to meet the criteria. Temporary residents may own a business, but they aren't allowed to perform labor themselves—they must hire employees.

After three years as a legal temporary resident, you can apply for permanent residency, which is renewable every five years and allows you to work legally in the country.

The residency process generally takes between six and twelve months, though it can take longer if there are errors in your application. Hiring a lawyer is highly recommended, and I always recommend Themis Legal. They offer helpful services like fingerprinting and document apostilles. I completed most of my paperwork on my own, but speaking Spanish really helped.

I've had permanent residency in Costa Rica for about 13 years. I first applied as the spouse of a *Tico*, then changed my category to mother of *Ticos* after my children were born. An Immigration officer kindly suggested the switch, which was a great example of how helpful people can be during the residency process. Although many people complain about bureaucracy in Costa Rica, I found that, in this case, people were supportive and made my transition easier.

Once you're a permanent resident and over 65, you qualify for *Ciudadano de Oro* benefits. These include free local bus rides and senior discounts at more than 1,600 businesses, including pharmacies, hotels, shops, and labs.

Maintaining your residency also requires enrolling in the national healthcare system, known as the *Caja*. What you pay depends on your specific situation, so it's wise to consult a lawyer to calculate your monthly cost. The Central Valley is known for having the best healthcare facilities in the country.

One last tip: smile and be kind when handling paperwork at any Costa Rican office. That attitude helped me more than once, people were happy to give me their emails and phone numbers in case I had follow-up questions. Super *Pura Vida*.

4. Ecuador

By Joel Kaplan

We moved to Ecuador in 2011, and at the time, the immigration system was a mess. It took us over nine months to get approved. These days? Things are much smoother. Depending on the visa, approval can now take less than a month.

There are several paths to residency in Ecuador. We chose the Investor Visa, which is based on property ownership. Today, that requires a minimum investment of \$47,000 in real estate,



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Cedula perks and multiple visa options support expat life in the Andes.

stocks, or a business. When we applied, it was only \$25,000. Other common options include the Pensioner Visa, which requires proof of at least \$1,275 a month in guaranteed income, and the Professional Visa for those with a university degree recognized by the Ecuadorian government.

Though it's possible to apply on your own, I strongly recommend working with a local facilitator. We hired an English-speaking Ecuadorian attorney before we even moved. He guided us through the process and completed our paperwork. In Ecuador, connections matter as much as correctly filled-out forms. A skilled facilitator can save you time, money, and frustration.

Bureaucracy here can still be tricky. I recently renewed my visa and *cedula* (Ecuador's national ID). Even with help, I had to visit the immigration office multiple times and correct mismatched data across three different computer systems. In my case, one entry had my wife's middle name listed incorrectly, and the fix required a formal request to the central office in Quito. We waited two weeks for the correction and made the 45-minute drive back to complete the process. That's Ecuador: sometimes complicated, always worth it.

For retirees, the perks are real. Seniors with a *cedula* enjoy priority service in government offices, banks, and elsewhere. There are generous discounts, too. If you book airline tickets from within Ecuador, you can get 50% off the base fare, excluding taxes and fees, but still a savings of 30% to 35% overall. There's also a rebate on the 15% national sales tax (IVA) for major purchases. Just be sure to keep your receipts and consider consulting a local accountant to file for it properly.

Seniors also get 50% off intercity bus fares. While local rides are cheap to begin with—often less than \$1—many expats take full advantage of this discount when exploring the country.

In Ecuador, seniors are respected, and the government backs that up with real benefits. For those seeking an affordable, welcoming place to retire, with multiple visa options and meaningful perks, Ecuador continues to deliver.

3. Greece

By Leena Horner



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Sea views and tax incentives make retirement in Greece affordable and fulfilling.

When my husband and I considered retiring overseas, we wanted somewhere affordable with a warm, welcoming community. Greece has turned out to be everything we hoped for and more.

One of the biggest surprises was Greece's tax incentive for retirees. Through a special program, we pay a flat 7% tax on foreign retirement income, including Social Security, pensions, and IRAs, for up to 15 years. While this doesn't eliminate US taxes entirely, a tax treaty between Greece and the US prevents double taxation. So the 7% we pay in Greece reduces our US tax liability dollar for dollar.

The day-to-day perks are also meaningful. I didn't think much of senior discounts at first, but those 20–25% savings on ferries, buses, and cultural sites really add up. When we take the ferry from Corfu Town to the mainland, the discounted ticket often covers the cost of dinner out. We also take advantage of free admission days at state-run museums and archaeological sites, usually on national holidays or the first Sunday of each month.

We chose private insurance for healthcare, and I've been very impressed with the quality. As a retired physician, I recognize excellent care when I see it. When I needed an MRI for my back, it was scheduled within two days and cost around €200. My husband's monthly blood pressure medication is less than €10. Good healthcare here is not just accessible, it's affordable and delivered with care.

Our first residence permit in 2021 was the Financially Independent Person (FIP) permit, which required a passive income of at least €2,000 per month for one person, or €2,400 for a couple. The process was straightforward, and we settled into life on Corfu within three months.

In 2022, after buying our home, we switched to the Golden Visa, which is available to anyone investing at least €250,000 in real estate. This has been ideal for us—it offers long-term security and doesn't require us to be in the country full time. In some high-demand areas like Athens, the minimum investment has since increased, but for many regions, €250,000 still qualifies.

For younger people or remote workers, Greece offers a digital nomad visa. As long as you can show steady online income or remote employment, you can live here legally while working abroad.

In 2024, Greece adjusted financial requirements for all visa types. The FIP and digital nomad permits now require a minimum monthly income of €3,500. The Golden Visa investment threshold remains €250,000 in many areas, but has additional restrictions depending on location. I strongly recommend consulting a local attorney to help navigate the application process and understand the most current requirements.

Living here, it's not just about the savings. It's about waking up to sea views, the kindness of neighbors, and the peace of knowing you can afford your life, and your care, as you age. Greece has made our retirement not only possible, but truly enjoyable.

2. Mexico

By Bel Woodhouse

Bob in Tulum made me laugh when he said, “With my Permanent Residency, I got a 70% discount on my property tax. It was \$35. For the year. That's because I paid it early, but still, I couldn't get a decent steak for that back home”.

I hear stories like his all the time. One friend swears the best perk is garbage pickup—daily service for just \$40 a year, a bill she used to pay monthly back in the US. And then there are the day-to-day discounts I love. When a friend visited recently, we took the ferry to Playa del Carmen. Her ticket was \$15. Mine? Just \$4, thanks to my residency card.



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Residency perks, from cheap cinema tickets to property tax savings, abound.

And it doesn't stop there. On hot days, I'll head to the cinema, where I can catch the latest blockbuster in a big, comfy chair and enjoy blissful air conditioning—all for \$4. That means more money for caramel popcorn and my favorite dark chocolate-covered blueberries. Savings like these add up... even if your waistline might not thank you.

Some benefits are nationwide. On a recent trip to Mexico City for a friend's wedding, I visited Chapultepec Castle. On Sundays, residents get in free. I skipped the line and strolled right in.

Getting residency today is even easier than when I did it nine years ago. Back then, I went the traditional route, starting with Temporary Residency for one year, renewing each year for four years. After that, I automatically became a Permanent Resident with no extra paperwork.

That's still an option, and a popular one too, since the income requirements for Temporary Residency are lower. But now, it's also easy to go straight to Permanent Residency. One friend handled all her paperwork at the Mexican consulate in Texas. She and her husband flew down to Cozumel, walked into the immigration office, and picked up their cards. No stress, no hassle.

The system is almost entirely digital now, which speeds everything up, provided you have your paperwork in order. Just tick the boxes, and you're good to go.

It's also affordable to get help. Immigration lawyers and local residency consultants are available throughout Mexico. Another couple I met in Mérida worked with a consultant who helped them complete the process in a single day. They coordinated before arriving, flew in,

and were accompanied to the immigration office. These consultants make a big difference, they act as translators, guides, and fixers, smoothing the path through what could otherwise be a stressful system.

In Mexico, residency isn't just accessible—it's packed with perks. From real savings to cultural privileges, it adds up to a more relaxed, enjoyable life.

1. Panama

By Jessica Ramesch



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The Pensionado Visa comes with discounts on everything from flights to hotels.

No other country of this caliber offers such quick, easy access to permanent legal status. Panama has a long, illustrious history of welcoming foreigners and a proven track record when it comes to keeping its promises. While other countries have changed their visa terms abruptly, Panama has honored the commitments made to residents under older, more generous laws. No stress—or *cero estrés*, as we say here.

If you qualify for Panama's *Pensionado* Program, you could have your residency in as little as three months. The basic requirement for a single applicant is a verifiable pension of \$1,000 a month—or \$1,250 for a couple. In some cases, you can qualify with even less. These modest income requirements reflect Panama's low cost of living.

And if you're not currently receiving a pension, don't worry. There are other visa programs available, including the popular Friendly Nations Visa.

Panama's retiree perks are exceptional. They apply to the country's own *jubilados*, as well as any expat on a *Pensionado* Visa—regardless of age—and any foreign legal resident of retirement age (55 for women, 60 for men). These include substantial discounts on everyday expenses like entertainment, dining, travel, prescriptions, and medical consultations.

As Jim Gault explains, “When my wife, Abbe, and I were looking to retire overseas, Panama's excellent *Pensionado* Retirement Program sounded like a great way to stretch my Social Security pension. The perks include substantial discounts on many goods and services we regularly use. The money we save helps us to fund a lifestyle that includes dinners out and weekday getaways.”

For example, they receive 20% off prescription medications, 30% to 50% off hotel stays, and 25% off airline tickets purchased in Panama. On one recent flight, Abbe's \$280 fare dropped to \$230. They also paid just \$2.75 each for movie tickets.

Why does Panama offer so much? There's a strong cultural emphasis on keeping retirees active, integrated, and enjoying life. There's no isolation or retreat to gated communities. Families stay together—and celebrate together. Being able to afford movies, concerts, and dinners out, even in retirement, is seen as essential. Life should be lived well—and Panama helps make that possible.

When it Comes to Golden Visas, Greece is the New Portugal

By Ted Baumann



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Portugal and Greece have much in common.

They're both Mediterranean countries with a deep connection to the sea. They enjoy temperate climates. The cost of living is low, and the quality of life high. They're both in the European Union and offer a pathway to citizenship.

But there's one thing Greece offers that Portugal no longer does: a Golden Visa through investment in residential property.

Golden visas are residency permits based on investment. They're typically valid for five years. They're renewable or qualify you for permanent residency if you prefer. They don't require presence in the country for most of the year, so you don't trigger tax residency.

Portugal got the Golden Visa ball rolling in Europe in 2012. It quickly became popular... so much so that seven years later the government cancelled the residential property option. That lovely country was running out of space and properties and struggled to accommodate its own citizens. (Portugal still offers other kinds of Golden Visas—such as investing in a fund.)

Greece, on the other hand, still offers a Golden Visa via property purchase. The country has also struggled with housing issues in its domestic politics. But rather than abandon the policy altogether, it's made some clever tweaks... increasing the minimum investment level in certain areas (it was originally \$270K everywhere)... tweaks that take advantage of another thing Greece has that Portugal doesn't.

Portugal has approximately 1,700 miles of coastline. The ratio of coastline to total land area is 5:9. By contrast, Greece has 9,412 miles of coastline. The ratio of coastline to land area is 37:8.

Because it's a nation of islands and heavily indented peninsulas, Greece has far more capacity to accommodate foreign investors who want to buy or build properties near the sea.

That's why Greece has now taken over Portugal's former role as the hottest Golden Visa offering in Europe.

The Easiest Golden Visa on The Planet

Here's how the Greek Golden Visa program works as of 2025:

- For Athens, Thessaloniki, Mykonos, Santorini, and 32 islands with populations above 10,000, the minimum real estate investment is €800,000 (about \$865,000 currently).
- For all other areas, you must invest at least €400,000 (\$432,000) in a residential property. This includes most of the Greek islands.
- You can invest €250,000 (\$270,000) to convert commercial properties to residential use or restore a historic listed building.

In every case, the investment must be a single dwelling of at least 120 sq. meters (1,290 sq. feet).

The Greeks have been clever here. A few years ago, foreign buyers targeted inner city neighborhoods, scooping up multiple properties and converting them into Airbnbs—or even left them empty to reap the rise in property values. This was understandably unpopular with Greeks... especially young folks in search of good, affordable housing.

But instead of canceling the program, the Greek government set a minimum investment price that pushed foreign buyers towards neighborhoods that were already expensive.

Whereas previously an investor could spread their money across multiple properties, now they could only buy one to qualify.

These changes relieve the political pressure on the government to prevent unsustainable housing prices. That makes it likely that the Greek program will survive, unlike the Portuguese program.

Another point in Greece's favor is that they've made the application process fully digital. Everything can be done online, from abroad. Applicants can now assign power of attorney to a Greek local, allowing them to apply for a tax number, open a Greek bank account, buy property and do other transactions via proxy before they arrive in the country.

This is much easier than the Portuguese visa application system, which is still primarily manual.

The Greek program also allows families to pool their money to invest in properties. Many residency programs around the world demand extensive due diligence on every single individual contributing money to an application. In Greece, all of this can be conducted by a bank, rather than the government.

Finally, Greece has no problem allowing individuals to borrow from foreign banks to fund their investment. From the Greek perspective, it's still foreign money coming in. In other words, Greece is interested in the cash flow, not in high-net-worth individuals per se. This makes it a particularly attractive program for ordinary folks.

The Cheapest Option

Since it's the cheapest route to a residential Golden Visa, many people are interested in the option to convert a commercial property to residential use or renovate an old home. These €250,000 investment options are available throughout Greece.

Before you pull out your checkbook, it's important to remember that buying a property for €250,000 is just the beginning, unless that property has already been converted or renovated. Here are some scenarios:

- **Commercial conversions** must be completed before submitting your Golden Visa application. Most properties in this category are renovated by developers. For example, a developer might buy an old commercial building and convert it into apartments. The final sale price for the apartment might be around €250,000 but could be higher. It depends on the cost of the conversion and the location.
- **Restoration of Listed Buildings** must be completed by the end of the initial five-year visa period to be eligible for renewal. Using this route, it's possible to buy a property for any price, as long as it's completely converted into a habitable residential property within five years. The final cost, therefore, depends on the initial purchase price and the cost of the renovations.

In my experience, Greek property developers have been smart about this process. Some have renovated old office buildings into modern apartments.

In other cases, property agencies anticipating changes to the government rules started scouting for potentially eligible properties even before the regulations changed. In some cases, these properties only need minor repairs or upgrades. In others, they are unfinished properties that need to be completed before habitation.

Other Routes to a Greek Golden Visa

Residential property isn't the only way to get a Golden Visa in Greece. Here are other routes:

- \$864,000 Investment in shares or corporate bonds listed on regulated markets in Greece.
- \$540,000 Investment in a public limited real estate investment company (Greek term for a REIT) that invests exclusively in Greece, or in a closed-end or mutual fund focusing on Greek assets.
- \$540,000 Investment in Greek government bonds with a maturity of at least three years through a Greek credit institution.
- \$540,000 Deposit for a fixed term with a Greek credit institution.

- \$378,000 Investment in a mutual fund or alternative investment fund focused on Greek shares, corporate bonds, or government bonds.

Greece's economy is doing well right now—with Gross Domestic Product (GDP) growth in recent years more than triple the Eurozone average. And so you could expect higher returns on your investments than elsewhere in Europe.

One thing to remember, however, is that if you're a US taxpayer, investing in foreign mutual funds is a no-no. Under pressure from Wall Street, the US Congress has imposed severe tax penalties on people who invest in foreign funds that compete with US offerings. It is possible to make such investments, but it requires some preparatory legal work.

Going Greek

What about the process? Here are some of the additional rules and costs, as well as the procedure:

- Program fees: The investors' permit costs €2,000 and €150 per additional family member.
- No minimum residence requirement: That means you don't trigger Greek tax residency. You can keep your Greek residency rights in your back pocket as a Plan B until you need them.
- Citizenship via naturalization can happen after seven years if you meet an annual minimum physical presence and learn passible Greek.

Here's how the process unfolds:

1. Choose your investment.
2. Obtain a Greek Tax Number (AFM) and open a Greek bank account.
3. Sign a Power of Attorney (PoA), which can be done remotely, to allow a lawyer to handle the process.
4. Make the investment.
5. Prepare required documents, including passport, biometric photos, proof of funds, clean criminal record, etc.
6. Submit your application through the Aliens and Immigration Department in Greece.
7. Attend a biometrics appointment either during a visit to Greece or at a consulate after pre-approval.
8. Receive your residency permit.

All in all, when it comes to Golden Visa options, I'd say Greece is more than the new Portugal... it may be even better.

11 Countries Where You Can Buy a Second Passport

By Ted Baumann



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Towards the end of 2024 I noticed a change in my consultation clients. There was a new urgency to find a Plan B—a place to go if and when circumstances dictate.

Securing residency rights in a foreign country without living there is tricky. Income-based visas like retirement and digital nomad permits require you to live in the country. After all, that's why countries offer such visas: They want your money and your taxes.

The most popular way to get optional residency rights is a golden visa, an investment-based residency permit. Like retirement and digital nomad visas, the point is to have you bring your money to the country. But if you bring a lot up front, many countries will give you residency rights without requiring you to use them very much.

Golden visas aren't cheap, especially in Europe.

Although it's possible to get one for €100,000 or so if you invest in start-up businesses, most folks are looking at a minimum of €500,000. But there's a cheaper and (often) faster alternative: buying a second citizenship and the passport that goes with it.

This is known as citizenship by investment, or CBI. The number of people asking me about it has tripled or quadrupled since the beginning of this year. Understanding the origins of CBI and the countries offering “passports for sale,” will help you decide whether CBI is something you should pursue...

Why Do Countries Sell Citizenship?

Most people (including many here at *IL*) routinely talk about “getting a second passport.” That makes it sound like you can simply buy a travel document. But you can’t, at least not legally. To get a passport from another country, you must first become its citizen.

Most countries see selling citizenship as incompatible with modern nationhood. And yet some countries do... and more are planning to join the “citizenship market.” The history of CBI explains why.

In 1984, the Caribbean nation of St. Kitts and Nevis launched the world’s first formal CBI program. It allowed foreign nationals to acquire citizenship through real estate purchase or government donations.

In the 1990s and early 2000s, other Caribbean nations including Dominica, Grenada, Antigua and Barbuda, and St. Lucia launched their own CBI schemes. Like St. Kitts, these countries saw CBI as a way to raise revenue without raising taxes on their tiny populations. Qualifying investments included a government donation, real estate purchase, or business investment.

These island nations adopted CBI because they couldn’t generate enough revenue to fund public expenditure through exports and tourism. But they realized that they had one thing that no one else in the world could sell: their own citizenship. And with the help of self-interested migration agencies, they envisaged a big global market for CBI from people whose own passports limit their travel freedoms and flexibilities. The fact that such people rarely want to live in or even visit CBI countries means that it’s a win-win situation for both parties, since it doesn’t require more housing or other resources to accommodate them.

CBI remained under the radar until the 2010s. But after the global financial crisis, two European island nations joined the CBI market. Cyprus (2013) and Malta (2014) offered citizenship that came with EU citizenship as well. These attracted high-net-worth individuals, primarily from Russia, the Middle East, and China. Other island nations, such as Vanuatu in the Pacific, soon followed suit.

By the mid-2010s, CBI had become a multibillion-dollar global industry, marketed by companies like Henley & Partners and Arton Capital. In fact, they often designed them and wrote the enabling legislation. They aggressively courted potential economic citizens, making money on fees from CBI governments and applicants.

But then as now, the benefits of actually living in such countries weren’t the biggest draw. What CBI patrons really wanted was a passport that offered more travel freedom than their own. That’s why almost all the countries that started selling citizenship had visa-free access to the European Union... one thing people with passports from countries like Russia, Iran, and China couldn’t get.

Controversy

It didn't take long for politicians and regulators in Europe and North America to realize the risk of CBI. Investigators soon found that money launderers, tax evaders, spies, global criminals, and other miscreants were getting second passports that allowed them into the EU and the US—something they couldn't do if they'd applied for a visa on their native passport.

That led to diplomatic pressure on CBI countries—especially Cyprus and Malta, which were part of the EU and whose citizens could legally live and work anywhere in the bloc. Cyprus closed its program in 2020 after multiple scandals. Malta was forced to end its CBI program after losing a court case to the EU earlier this year. Dominica and Vanuatu both lost visa-free access to the EU because of irregularities in their own programs.

It's now clear that the European Union will not tolerate CBI programs from its member states. The European Commission has also tabled a recommendation that any country that sells citizenship lose visa-free access to the Schengen zone.

That may or may not happen. But one thing is clear: Countries that sell citizenship must find new markets. The Caribbean countries, for example, have been forced to create a uniform regulatory framework that makes it nearly impossible for someone with a dodgy background to get one of their passports. That's the only way they can keep visa-free access to the countries their potential customers want to get to.

CBI Today

The CBI market is undergoing a global sea change. Prices are rising. Due diligence is being taken seriously. Fraud and deception are being rooted out. Dodgy “citizenship agencies” are being forced out of business. Unreasonable practices (like getting CBI without ever visiting a country or immediately changing one's name on its new passport) are increasingly forbidden.

On the plus side however, these changes make CBI more attractive for ordinary people. As CBI becomes more legitimate, the taint associated with it is reduced. If the desire for second citizenship is genuine, and the applicant commits to “genuine connections” to the country, other countries will probably tolerate CBI.

Today, demand for CBI remains strong from wealthy individuals seeking mobility, security, and asset diversification. As always, the core requirement is an investment or donation. But that's not the only way CBI programs compete for market share. Other points of competition include how much time the new citizen must spend in the country, and how long they must keep the qualifying asset or deposit.

Here's a list of current CBI programs, summarizing those conditions:

In addition, eight countries have recently announced new CBI programs: Argentina, Armenia, Botswana, Nauru, São Tomé and Príncipe, Sierra Leone, and the Solomon Islands. (It's interesting to note that four of these are in Africa.)

Several things stand out from CBI programs around the world:

- CBI is generally cheaper than a European golden visa.
- Few countries require its new citizens-by-investment to spend any time in the country.
- Where real estate investments are allowed, they must be “approved.” These are usually developer projects like hotels, timeshares, or gated communities. Although there isn’t firm data, it’s unlikely that most of these investments are profitable to the applicant in the long term.
- In most countries, stringent due diligence is required, especially concerning the source of funds for a qualifying investment or donation.

	Country	Minimum Investment/ Donation	Conditions
1.	St. Kitts & Nevis	\$250,000 donation or \$325,000 approved real estate.	No presence requirement. Real estate: 7-year hold.
2.	Antigua & Barbuda	\$230,000 donation or \$300,000 approved real estate.	Presence requirement of 5 days in the first 5 years. Real estate: 5-year hold.
3.	Dominica	\$200,000 donation or \$200,000 approved real estate.	No presence requirement. Real estate: 5-year hold. No name changes within 5 years.
4.	Grenada	\$235,000 donation or \$270,000 (share) or \$350,000 (full title) approved real estate.	No presence requirement. Real estate: 5-year hold.
5.	St. Lucia	\$240,000 donation or \$300,000 approved real estate.	No presence requirement. Real estate: 5-year hold.
6.	Vanuatu	\$130,000 donation.	No presence requirement.
7.	Tiirkiye	\$400,000 approved real estate or \$500,000 bank deposit or investment.	No presence requirement. Real estate: 3-year hold.
8.	Egypt	\$100,000 donation; \$500,000 bank deposit (no interest).	No presence requirement. Bank deposit: 3-year hold.
9.	Jordan	\$1.4 million investment.	No presence requirement.
10.	North Macedonia	€200,000 into an approved investment fund or €400,000 direct investment.	No presence requirement. Investment: 3-year hold.
11.	Cambodia	\$245,000 donation or \$305,000 investment in approved projects.	No presence requirement.

Pros	Cons
Quick.	Due diligence process is more intensive than for golden visas.
Often cheaper than a golden visa.	Investment returns may be minimal or negative.
Citizenship is a lifelong right, difficult to revoke.	Citizenship doesn’t guarantee the right to a passport. Countries can refuse to reissue passports, making the second citizenship useless.
Visa-free travel.	CBI programs that face scrutiny can lead to travel or banking issues for passport holders (e.g., Dominica and Vanuatu).
A plan B if things are too bad at home.	With a few exceptions, CBI countries offer limited local benefits, like poor health care, limited opportunities, and high costs of living.
Tax opportunities.	US tax obligations remain. The cost of acquiring CBI may wipe out any local tax advantages.
No language or cultural integration requirements.	Few expats live in CBI countries, so you’ll have to adapt to the local culture.

Is CBI for You?

Like anything, CBI has pros and cons.

The question is whether the cons outweigh the pros.

Here's my take:

First, I have no moral objection to CBI. As long as CBI programs are approved by a legitimate government and the population supports it, countries should be free to set their own citizenship policies.

Second, as I noted above, CBI programs have been dragged towards legitimacy by the threat of losing the very things that make it attractive—particularly visa free access to places like the European Union. Countries that refuse to play by the new rules will lose these benefits and therefore lose potential CBI investors. The remaining countries will eventually be free of the taint historically associated with CBI. That makes it a viable option for ordinary people.

Having said that, with a few exceptions like Antigua and Barbuda, Türkiye, and (potentially) Argentina and Botswana, most CBI countries aren't favorable environments for physical relocation. Most are either small and poor or face problematic domestic or regional situations. That means their primary utility from a CBI perspective is their passport. Anyone who wants a true plan B will not find that sufficient.

The market for CBI is still dominated by intermediaries who solicit potential economic citizens in the pursuit of their own profit. Historically, this is where problems come from. Small scale CBI agencies tend to misrepresent the opportunity, skimp on due diligence, and therefore risk revocation of citizenship later. It's important to work through established and credible agencies, not whoever pops up first on a Google search.

If you'd like to explore CBI, I've helped dozens of people consider their options, and some of them have acquired second citizenships that way.

The Best Expat-Friendly Countries to Rent or Buy Property in 2026

By *International Living*

International
Living

HOUSING



For anyone planning a move abroad, one of the most important decisions is whether to rent or buy, and where to get the most value for your money. The Housing category of our Annual Global Retirement Index highlights the best destinations where expats can find affordable, comfortable homes that fit a range of lifestyles and budgets.

This year's top picks—Portugal, Spain, Greece, Mexico, Costa Rica, and Panama—combine attractive pricing with vibrant communities, stunning surroundings, and a strong sense of home.

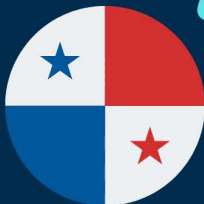
#1

Panama

89

Jess Ramesch

International Living
Panama Editor.



“I wanted something that inspired me daily. A sunlit window for my writing desk, a balcony for morning coffee, and a place I could truly call home.

I found all that in an ocean-view apartment—one bedroom, 1.5 bathrooms, a small balcony, and just over 1,100 square feet—for \$155,000.

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#2

Greece



88

#3

Mexico



85

#4

Italy



84

#5

Costa Rica



83

For anyone planning a move abroad, one of the most important decisions is whether to rent or buy, and where to get the most value for your money. The Housing category of our *Annual Global Retirement Index* highlights the best destinations where expats can find affordable, comfortable homes that fit a range of lifestyles and budgets. This year's top picks—Portugal, Spain, Greece, Mexico, Costa Rica, and Panama—combine attractive pricing with vibrant communities, stunning surroundings, and a strong sense of home.

From walkable neighborhoods in Porto to beachfront apartments in Panama, these countries offer a wide variety of real estate options for both renters and buyers. In the sections ahead, we explore what the local housing markets look like, from monthly rents to home purchase prices, and share key insights on availability, amenities, and expat-friendliness.

With real-world perspectives from expats on the ground, this guide helps you understand what it takes to secure a home abroad, whether you're seeking a short-term lease or planting permanent roots.

5. Spain (tie)

By Cepee Tabibian



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Urban life and affordability meet in Málaga's rental market.

In my 10 years living in Spain, I've mainly rented in Madrid and Málaga. When I first arrived, I rented rooms in shared apartments. A few years later, I was able to afford my own place, and always found them on Spain's most popular real estate website, Idealista.

Between 2015 and 2021, rents were extremely reasonable compared to US cities. I never paid more than €1,000 per month, bills included, even in central Madrid. My first one-bedroom

was a renovated 400-square-foot, fourth-floor walk-up for €850 right in the city center. I could walk everywhere. Later in Málaga, I rented a two-bedroom, 900-square-foot apartment, outdated but with a small terrace, for €700 after negotiating.

Those kinds of deals are harder to find now. Since 2022–2023, rental prices in Málaga have jumped 15–20%. Today, I live with my partner in a three-bedroom condo overlooking the Mediterranean. He owns it, and the mortgage is under €2,000 per month. From an American perspective, it's a bargain for the space and location. But for many locals, who earn around €1,500 a month, rising prices have made housing much less accessible.

Finding a long-term rental in Málaga can be tricky. The market is saturated with short-term tourist lets, though that may change as local authorities increase enforcement. For now, affordable long-term options in the city center are scarce. Inventory moves quickly, and it can take weeks or even months to find something suitable. Flexibility helps—being open to different neighborhoods or fewer amenities can speed up the search. I always recommend working with a real estate agent. Many landlords require Spanish pay stubs or local income proof, which newcomers might not have. An agent can help you navigate that.

Buying is fairly straightforward, and Spain still offers better value than many US cities, though pandemic-era bargains are harder to come by in prime locations. If you're willing to look outside city centers or away from the coast, you'll still find deals. In Málaga province, new developments with modern finishes are cropping up everywhere—but they're not cheap. A one-bedroom might start at €275,000. A new build on my street is launching at €900,000 for a three-bedroom with a plunge pool and parking.

Older properties are generally more affordable. You might find a decent two-bedroom or larger for under €350,000 to €400,000, though you'll likely need to budget for renovations. Quality varies widely. Newer buildings are more in line with American standards, while older ones often come with dated kitchens, small rooms, and limited insulation. Many are built to handle heat, not cold, so winters can feel colder inside than out. And don't be surprised if a two- or three-bedroom apartment only has one shower.

Rental prices range from €700 to over €2,500, depending on size, location, and features.

My advice: Don't overpay just because Spain seems cheaper than the US. Overpaying contributes to the housing crisis locals are facing. Study the market, always negotiate, and if possible, start with a short-term rental to get to know different neighborhoods. A good agent is essential. They'll help with the paperwork, manage expectations, and guide you away from common mistakes.

5. Costa Rica (tie)

By Bekah Bottone

I live two miles from Playa Tamarindo, in a home I built back in 2014 in a gated community. I'm grateful every day for the location and comfort, being close to the beach in a secure, well-kept neighborhood has been a huge win. These days, there's a lot of new construction in the area, and homes here are now going for \$350,000 to \$400,000.



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Affordable countryside homes with volcano views near Lake Arenal.

Beachside real estate is always in demand in Costa Rica, and you can see it in the rental market. Two-bedroom homes within walking distance of the beach can go for as much as \$5,000 a month. If you're willing to live a little farther out—say, a 10-minute drive—you might pay closer to \$1,200. In nearby Playa Grande, a friend recently built a beautiful community with three rental houses that lease long-term for about \$2,000 a month.

Head inland and you'll find much more affordable options. In Grecia, up in the Central Valley, one woman I spoke with rents a home with a stunning ridge-top view for just \$600 a month. She keeps costs low by using the public bus system, which is reliable—even if it's less frequent near the beaches.

Rental listings often don't tell the whole story, so it's important to ask what's included. In the Central Valley, especially, some unfurnished rentals may not even come with appliances. Be sure to clarify whether utilities, internet, or water are included. If you're buying, check if there are HOA fees. Most renters won't pay them separately; those are typically baked into the monthly rent.

If you're not sure where to settle, spend a few months exploring. Beach, mountains, jungle, city, Costa Rica has it all. The biggest factor may be the climate you want. Tropical heat and beach life? Stick to the coast. Prefer spring-like days and cooler nights? The Central Valley is a better fit. And places like Lake Arenal give you an incredible mix of microclimates. As you drive around the lake toward the volcano, the landscape shifts—from sunny and breezy to wet and lush, with bamboo growing in the more humid pockets.

Facebook groups can help you get a feel for current listings, but the best deals often happen in person. It's smart to visit potential rentals or properties yourself before signing anything. Websites like Encuentra24, OLX Costa Rica, and Realtor.com are also good starting points. If you decide to work with a realtor, make sure they're licensed and experienced.

Whatever your budget or lifestyle, there's a housing option for you in Costa Rica, it's just a matter of finding the right fit.

5. Portugal (tie)

By Kimberly Anne



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From coastal towns to historic city neighborhoods, Portugal offers housing options for every lifestyle.

Portugal offers a wide range of housing options, with costs varying significantly by location. Rental prices are generally more affordable in rural areas and smaller towns, while popular cities and coastal regions, such as Lisbon, Porto, and the Algarve, tend to be more expensive.

I moved to Porto in November 2022 and signed my lease a few weeks later. I had just come off a year of van life and was craving more space—my wishlist was ambitious: a three-bedroom, two-bath apartment, within a 25-minute walk to downtown, and all for under €1,000 a month. Miraculously, I found it.

I'd never been to Portugal before, but I knew I wanted to be in the north. I was considering Braga, Coimbra, and Porto, and decided I'd settle wherever I found the "perfect for me" apartment. I got lucky. A connection through a Facebook group (Digital Nomads Beyond Fifty) reached out—her friend's landlady was renovating a new apartment in Porto and looking for a tenant.

When I spoke to the landlady, who speaks perfect English, she said, “Come tomorrow, I have a waiting list.” I was in Lisbon, not planning to visit Porto for several days. But I made the trip. The apartment was gutted at the time, down to the studs, and I had to imagine what it could become. After the tour, I asked, “When do you need a decision?” She said, “Right now. There’s another couple still in the States who’ve already said yes if you pass.” I took the leap.

That leap landed me in Antas, part of the Bonfim district. It’s an upscale, safe neighborhood with late-night cafés, a park for my dog, and a pedestrian-only street where kids play and neighbors gather. Within walking distance, I have three supermarkets, a pharmacy, banks, shops, and bakeries. Downtown Porto is exactly a 25-minute walk away.

The housing market here has undergone significant changes. While I locked in a five-year lease, I’ve checked current listings. Rents have doubled, and in some cases, even tripled. A one-bedroom just outside the city, still on the metro line, now rents for around €1,200 a month. In central Porto, furnished studios go for €1,500 or more. Buying is still an option for many, though. A small apartment or house in Porto proper typically sells for between €200,000 and €250,000.

There’s new construction everywhere, and some emerging neighborhoods, like Campanhã, still offer relatively lower prices. For rentals, Idealista.pt is the most widely used platform, but Flatio.pt is another good option, especially for month-to-month leases that can often be extended long-term. Housing is tight, though, and prices have continued to climb. Sometimes working with a real estate agent can help you access better deals, especially on lower-priced apartments.

Despite the challenges, the leap of faith I took has paid off. Porto offers a lively, safe, and walkable lifestyle, and compared to similar cities in the US, Canada, or Australia, the prices still offer real value.

4. Italy

By Chip Stites

Finding a home in Italy isn’t always quick—or simple. Italians tend to stay in the same house for life, and while there are plenty of properties available, the search often takes time and patience. It took us over 12 months to find our home. But the wait was worth it.

We now live in a 2,200-square-foot house with five bedrooms, three bathrooms, and a view so expansive that helicopters and planes sometimes fly below us as they follow the valley. All of this for just €700 a month—around \$840.

The process can be far different from what most expats are used to. For one, many homes aren’t listed with agencies. Why? Agencies often increase the price, sometimes by as much as 50%. And unlike in the US, agencies here don’t collaborate, each can only show the homes they’ve personally listed. That means word of mouth is everything.

In our case, we mentioned to everyone, including our landlord, that we were looking. A friend tipped us off to a house that was for sale, but the owner initially declined to rent. Four months later, they changed their mind, and we had a home.



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Classic stone houses in the hills of Umbria promise community and character.

If you're thinking of moving to Italy, here's my advice: Rent first. Make sure it's really the place for you. Focus on choosing your community before choosing your house. Italians are deeply rooted in place—people from a neighboring town are sometimes jokingly said to be from “another country.”

Look beyond real estate agencies. Try Facebook Marketplace, local classifieds, even baristas at your neighborhood café. Let everyone know you're looking—word travels fast. And don't expect all the bells and whistles. Most rentals come fully furnished and ready to live in, but not necessarily with every modern convenience.

Lastly, hire a bilingual lawyer to help with contracts. Rental laws in Italy are different. For instance, a standard lease lasts four years, but often includes an exit clause around the two-and-a-half-year mark.

No, finding housing in Italy isn't as easy as back home, but it offers something far greater. A real sense of place. A chance to become part of a close-knit community where neighbors aren't just people who live next door, they're your welcome into Italian life.

3. Mexico

By Bel Woodhouse



Riviera Maya rentals range from beachside apartments to poolside villas.

“My one-bedroom apartment is \$500 a month in the best neighborhood in town,” I often tell people. It’s not just the price that makes it appealing—it’s the ease of finding it. I found my place through the friend-of-a-friend grapevine that’s alive and well in expat communities throughout the Riviera Maya.

That informal network exists across all the popular towns in this region: Playa del Carmen, Cozumel, Tulum, Puerto Morelos, and Isla Mujeres. Expats and real estate agents mingle in Facebook groups where new listings, deals, and rentals are posted daily. Especially if you’re looking for a six-month or year-long lease, the offers come to you; you don’t need to go knocking on real estate offices.

It’s an incredibly low-stress way to house hunt. The variety is wide, too. You’ll find everything from simple one-bedrooms to larger villas with pools and gardens. A couple I know rents a spacious two-bedroom villa with a pool and a gardener for just \$650 a month.

Most rentals come with utilities included. My \$500 rent covers water, internet, cooking gas, and security. I only pay separately for electricity and drinking water—and even those are affordable. A 10-gallon jug of purified water costs about \$2, and electricity bills arrive every two months. I rarely use air conditioning, so my two-month electric bill is usually \$25. Even neighbors who run their A/C 24/7 only pay about \$160 every two months, or \$80 a month—still incredibly reasonable.

You can tailor your setup to fit your needs and lifestyle. One friend lives alone and hires a maid for \$30 a week. The maid not only cleans but also grocery shops and cooks—she even receives a \$20 bonus now and then for meal prep. Not bad for top-tier home help.

Of course, not every listing is perfect. Prices depend on location, whether the unit is furnished, and how close it is to the beach. Beachfront or nearby properties always cost more. But thanks to the informal expat networks, you can get the inside scoop on what's actually worth your money, and avoid listings that don't match the photos.

Facebook remains one of the most powerful tools for finding housing here. Just Google “rental properties in [your chosen town]” and you'll find dozens of active groups with real estate agents, English-speaking landlords, and locals sharing available listings—often with photos and pricing. A quick scroll with your morning coffee could be all it takes to land your next home.

Renting in Mexico, especially in the Riviera Maya, offers not only affordability but convenience and community. Whether you're looking for a quiet one-bedroom or a bigger place to share with family and friends, there's something here for every budget, and it's often just a message away.

2. Greece



Sea-view homes on Corfu offer Mediterranean charm at a fraction of US prices.

Housing was one of the first things I researched when we started thinking about Greece. What I've learned since moving here is that there truly is something for every budget and lifestyle—you just have to be clear on what matters most to you.

On Corfu, we bought a three-bedroom, three-bathroom home with sea views for €250,000. Back in the US, this kind of property would have cost well over a million dollars. But here, it felt achievable. Every evening, when we sit on our terrace and watch the sun sink into the Ionian Sea, I know we made the right choice.

Another *International Living* reader, Charles, went a bit bigger. He purchased a three-bedroom villa on Corfu with a pool for about €350,000. He can walk to the beach in minutes, and he frequently hosts visiting family and friends. It's a different lifestyle choice—one with more luxury—but still far less expensive than anything comparable in coastal California or Florida.

Then there are renters. In Kastoria, a town in northern Greece, friends rent a 1,500-square-foot home with lake views for just €400 a month. They wake to mist drifting over the lake and spend their evenings walking the lakeside promenade. Their low rent has allowed them to pay off all their debts and live with a freedom they couldn't afford before.

And then there's Cindy, a Canadian friend who recently bought a small one-bedroom stone house in rural Crete for €38,000. It needs only cosmetic updates, and she's thrilled to have her own place in a traditional village, where life revolves around the local café and neighbors swap homemade jam, honey, and olive oil.

So what's the best way to approach housing in Greece?

First, rent if you can. Spend a season in different areas to figure out if island life, city bustle, or quiet mountain villages are your speed. Second, expect variety. Housing quality spans from sleek, modern villas to centuries-old stone homes in need of renovation. Third, know your region. Tourist-heavy islands like Santorini and Mykonos are far pricier than Corfu, Crete, or inland towns. And finally, work with local agents. Not every property makes it online—some of the best finds are still shared by word of mouth.

For us, Corfu struck the perfect balance: sea views, an expat-friendly community, and access to ferries and flights when we want to explore. But the beauty of Greece is that you can find your own version of paradise, whether it's a poolside villa, a budget-friendly rental, or even a fixer-upper that comes with a goat or two (and yes, I once dreamed our friends gifted us goats as a "welcome to Greece" starter pack).

Whatever you choose, Greece offers more than houses; it offers a sense of community.

1. Panama

By Jessica Ramesch



©Jessica Ramesch

Modern condos in Coronado come with mountain and ocean vistas.

In 2022, I moved to the beach town of Coronado, on Panama's Pacific coast, just 55 miles from the bustling, cosmopolitan capital. Like many, the pandemic pushed me to make a change. I wanted more than just a "good" life—I wanted something that inspired me daily. A sunlit window for my writing desk, a balcony for morning coffee, and a place I could truly call home.

I found all that in an ocean-view apartment—one bedroom, 1.5 bathrooms, a small balcony, and just over 1,100 square feet—for \$155,000. And when I say ocean-view, I don't mean a sliver of gray on the horizon. On most days, the Pacific here glows turquoise or sapphire. My apartment is in a tower on a golf course fronted by the ocean. From my balcony, I see a green canopy of trees, sandy beaches beyond, and the lush Campana mountain rising in the distance. Every morning I wake up to a scene straight out of Hawaii.

The greater Coronado region is a mature expat community, which means there's plenty of property to choose from—cottages, condos, family homes, and larger estates. Furnished rentals near the beach and golf course range from \$900 to \$1,500 a month. If you're looking to buy, you'll find unbeatable value. Whether your budget is \$100,000 to \$200,000 or higher, it's hard to find a more convenient beach destination with better value.

This area has long been a weekend getaway for well-off Panamanians. Over time, it's grown into a full-service hub with everything you need for 21st-century life. That's part of what makes Panama stand out in this year's Housing category. From coastal towns to mountain villages to city neighborhoods, the country offers excellent housing choices for all budgets.

I found my apartment through [Compreoalquile.com](https://compreoalquile.com), a local site listing properties from certified agents. (My attorney verified my agent was licensed and in good standing.) Panama doesn't have an MLS system, so buying real estate here is more like shopping for antiques—browsing through different listings and agencies until the right one clicks. And in smaller towns, the best deals often aren't online. You'll hear about them through word of mouth, Facebook groups, or even a sign on the road.

Many of my friends have found their own dream homes here, each reflecting Panama's wide variety of housing options. A teacher found a family home with a yard in Panama Pacifico. A couple built off-grid rentals in Bocas del Toro. A lawyer and a chef chose a loft in Costa del Este with ocean views. A public health professional enjoys her two-level home in central Panama City. And one smart expat bought a city apartment and a beach house, renting one out part of the year for extra income.

Panama offers more than just property—it offers possibilities. Whether you're seeking a quiet escape, an investment opportunity, or a vibrant community, there's a home for you here.

Profile 2: Cheerio: From Foggy London to the Caribbean Jungle

By Erica Mills



©Cassandra Turner

“It’s an unbelievable way to live.

We’re smack bang in the middle of the jungle, right in a nature reserve. The turtles nest on the beach. At night, the monkeys howl. We’ve had hundreds of fireflies flying around our bedroom.”

Trading in the noise, stress, and expense of a work-a-day life in London, Cassandra and Wayne Turner have embraced a commute that involves gentle strolls on unspoiled Caribbean beaches.

Their days now revolve around mornings spent sipping smoothies, long lunches with friends, snorkeling or paddling in turquoise waters... and a business that foots the bill.

Turning ‘Someday’ Into ‘Now’

It had always been Cassandra’s “someday” dream to own a boutique B&B on a tropical island—one that intensified when she found out she was going to be a mom.

“In London we were tired, overworked, and said, ‘Let’s just take a year off.’ And then I found out I was pregnant. I knew we needed to make a drastic lifestyle change.

“I thought, ‘I want something super chill. I want to be with my kid all the time. I want to do the raising.’ And care and everything back home was just so expensive.”

She was also drawn to the idea of raising her child in a slower, more connected way while building values and independence. “The goal was that when we were ready to have a family, we could have our kid (or kids) with us so that they could watch us work, build some kind of work ethic, and learn through helping us.”

One day in 2021, Cassandra’s brother, who was visiting the islands of Bocas del Toro, called to say: “This might be the place.” When her maternity leave started, Cassandra and Wayne took a chance, packed their belongings in a container, and left London to experience it for themselves.

“I landed at the airport in Bocas Town and thought, ‘I’m never leaving. I love it here.’”

Two years later, Cassandra is living her dream. Together with her “co-owners” Wayne, her mom Eve, and their daughter Luna, the family is blending a slower tropical life with the business they’d always dreamed of: Casa de Mono, a six-room boutique hotel that grossed more than \$160,000 last year.

Paradise On a Budget

Cassandra and Wayne had already checked out the Philippines, Bali, and even some spots in Europe, but none seemed quite right. The cost, difficulties around buying as a foreigner... there was always an issue. In Panama, however, they discovered an affordable cost of living, plenty of opportunities, and a regulation-friendly environment that encouraged foreign business and investment.

After a year-long, budget-minded search around the islands of Bocas del Toro, Cassandra and her mother found a guesthouse steps from the beach on the main island of Isla Colón... listed for \$365,000.

Constructed from a rare Panamanian hardwood, with good bones but an outdated design, they knew they could transform it into the mid-market luxury retreat they had always envisioned. And they saw great potential in the three-floor villa and the separate caretaker apartment on the property.



© Cassandra Turner

“We didn’t have lots of money,” Cassandra explains, “and it’s a challenge to make a place look expensive, especially as there are few shops on the island.”

Playing to their strengths and embracing creativity became instrumental in their success: With Cassandra’s fashion and design background, her mom’s carpentry skills, and Wayne’s construction know-how, they transformed the dated and uninspired hotel into a chic British-colonial-style guest house.

They focused on guest comfort by investing in things like high-quality beds and linens. “The things we didn’t skimp on are the things that people notice,” Cassandra says.

Adding little touches was important, too: umbrellas for those rainy tropical afternoons, water bottles to take with you for the day, beers in the fridge...

Other things were thrifted, handcrafted, or repurposed—like the canopies over the beds, which were handmade from mosquito nets.

The final effect: an eco-friendly, one-of-a-kind experience.

With strong earnings right from the jump (helped by glowing reviews and Cassandra’s sales experience) the hotel has brought in enough to cover nearly half of what they paid for the property. Put another way, they’ve got a high-earning project for less than the cost of a studio apartment in London.

Add the increased value after just two years of business—Cassandra estimates they could sell for \$600,000 to \$700,000 today—and the potential is clear. Bocas is the Caribbean’s ultimate hidden investor opportunity... largely untouched by chain resorts, slower paced, and still authentic.

A \$70K Home

Though they’d planned to live at Casa de Mono, the family quickly realized living onsite wasn’t ideal with a toddler and guests coming and going. So, together with Cassandra’s mother and brother, the couple bought 1.25 acres of land close to one of the island’s most pristine beaches, Playa Bluff.

They each invested \$56,000 to cover the cost of the property,



©Cassandra Turner

lawyer fees, and closing costs. Cassandra and Wayne then spent \$70,000 to build a two-bedroom home that feels like it's part of nature, with low walls and large screen windows, so they can watch fireflies and sunrises right from their bedroom.

(Cassandra's mom has already built a larger home on the land for \$100,000.)

Their cost of living is minimal. They collect rainwater to cut down on expenses and pay, on average, just \$30 a month in electricity. All told, they spend about \$2,000 a month to live comfortably as a family of three, while eating well and living as they like.

"The community is raising my kid," says Cassandra, who feels spoiled for choice with international and even Montessori-style schools close by. Bocas, she says, is attracting young families with unique approaches to learning and small-town living. "The teachers are people we know—everyone knows everyone here, and in a good way," she adds.

In times of crisis, the neighbors are there. When Luna was recently in the hospital for a two-day stay, people dropped off food and supplies without being asked. "Where does that still happen in the world?" Cassandra wonders. (Luna is fine, Cassandra happily reports, and loved being fussed over and watching movies for two days straight.)

A Family Business... And Plenty of Family Time

Running Casa de Mono is a family affair. Cassandra handles bookings, marketing, design, and communications. Her husband Wayne handles repairs and maintenance. Mom Eve leads the garden and day-to-day management.

Other work is on rotating shifts. "One week is my mom's, one is mine, one is Wayne's, and then we have one off. But even on our "working weeks," we're not there all day. You can get stuff done in the morning, then go for a swim and just enjoy the day."

The family gets to spend a lot of time together, exploring Bocas and catching up with friends. That's the beauty of this unspoiled archipelago: the next adventure awaits... always. Whether it be island hopping, snorkeling, surfing... or just slowing down to enjoy the sight of a sloth, howler monkey, or exotic bird.

Now that they're training a local employee, they have even more freedom—so much so that Cassandra has launched a side business in photography, shooting other local venues, weddings, and travelers.

Wayne is training to become a certified arborist and completing a tree climbing course so he can start offering related tours and activities. He also has time to indulge lots of hobbies, including spearfishing and snorkeling.

If you have an idea for a business, Cassandra recommends Bocas because it's less developed than other Caribbean destinations. "If you have even just a little bit of money and work ethic, you could literally do anything. Start a cleaning company, anything to

do with cars (car servicing, car alignment, etc.)... just think of something you enjoy doing, and it'll make money."

Cassandra also advises: If you want things at a fast pace... or to live a life similar to the one you have now... Bocas is not for you. The roads can be a bit more potholed and occasionally storms knock out the power. Deliveries take time. Shopping is minimal and imported items cost more. But for Cassandra, that's exactly the point.

"You've got to want the rustic-ness."



Four Paths to Profit With an Overseas B&B

Owning a beachy boutique hotel can be a great way to fund the dream lifestyle you want... or it can be the money pit of your nightmares. Here are Cassandra's time-tested tips for success:

1. Prioritize comfort and convenience over décor:

Rooms in Casa de Mono come with a large water jug, coffee and tea (and a coffeemaker), fridge, and hammock. And while conscious of the aesthetics, Cassandra splurged on comfy beds and linens, not design trends.

2. Don't just listen to feedback... act on it:

No resting on their laurels—the Casa de Mono crew takes feedback seriously. For example, when one guest suggested USB charging cables, they realized what a strong idea it was and installed them into the walls by the bed. On checkout, they always ask for suggestions.

3. Know your market... and your town:

While there are five-star resorts in Bocas with \$500-a-night price tags and \$80 surf shacks with graffiti on the walls, Cassandra and co. saw a gap in mid-market

luxury offerings. With chic rooms ranging from \$100 to \$250 a night (with seasonal variations), Casa de Mono now fills that gap. And while two-person rooms were plentiful, options for four to six were limited. Now, their renovated six-person unit is their most booked (and most profitable) room.

4. Embrace sustainability—it pays!

Using refillable toiletry bottles, cutting down on plastics, and repurposing linens are helping keep costs down while also protecting the local environment and appealing to eco-minded guests who choose Bocas del Toro.

The Best Places on Earth to Buy in 2026—The *RETA* Real Estate Index

By Ronan McMahon



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It's late October and I'm at my historic villa in the Caminha region of northern Portugal.

From my desk, I have an incredible view out over the small community of Seixas to the Minho River that divides Portugal and Spain. It's a glorious morning here. A fog is rolling in from the ocean, the sun just starting to pierce through the mist. To my left, I can see waves crashing on beaches, some in Spain... others in Portugal.

Soon, I'll be on the move. For the next week, I'm using my Caminha home as a base to scout for real estate opportunities in the neighboring Spanish region of Galicia. Then, right around the time you might be reading this, I'll be going to Madrid to continue my recent scouting of the Spanish capital. In early November I fly back across the Atlantic to my base in the booming city of Guadalajara. From there, I've already made plans to scout the Pacific coast of Mexico around Ensenada, southwestern Nicaragua, Paraguay's capital Asunción, and the Atlantic coast of Uruguay near the glamorous city of Punta del Este.

That's all before the end of this year. And I plan to add other destinations too.

This is what I do. For more than two decades, I've been a full-time international real estate investor and scout. I put my boots on the ground all over the world... or toes in the sand, depending on where I am. And I don't do it alone.

Over the years, I've recruited and trained a dedicated team of scouts. Every year, we fan out across the world to meet with brokers and developers... view listings and land... survey new infrastructure... talk with attorneys, agents, and other key market insiders...

Nobody does what we do. We spend more than \$1 million per year on all this travel and research. And it's all so we can answer one question: Where are the best opportunities in overseas real estate today?

Answering that question has never been easy. There's so much opportunity out there... so many hidden gems, rising cities, and stunning new "Rivieras" on the cusp of transformation. That's why some years ago, I created our *International Real Estate Index*.

Each year, in the final quarter, my team and I sit down to review all our research and intelligence—then distill it into a single, powerful resource: a ranked list of the 25 best places in the world to buy real estate for the coming year. Then I share this resource with members of my [Real Estate Trend Alert \(RETA\) group](#).

As I write, our 2026 *Index* is almost complete. *RETA* members will get full access in the coming weeks. But today I'm going to share special insights from it by highlighting top performers in major categories like Relative Value, Quality of Life, Income Potential and more.

The destinations that top these categories run the gamut. Some are tiny hill towns few have heard of hidden in the mountains of Italy. Others are world-famous luxury destinations where the right real estate can still deliver massive capital appreciation. One thing unites them. These are places that absolutely need to be on your radar if you're considering owning overseas in 2026.

Let's begin with the destination that offers the best value real estate...

Where You Get the Most Bang for Your Buck

The Italian island of Sicily is a land of historic cities, ancient temples, charming villages, towering mountains, incredible food, and stunning beaches on every shore. It's also Europe's value outlier, with housing priced like a rounding error.

In medieval towns on Sicily, particularly those set amid lost-in-time landscapes in the mountainous interior, you can find historic homes from as little as €25,000 to €50,000... sometimes even less. At this price, the homes will require some redecoration and modernization. But these are charming homes in livable condition with amazing character—think beautiful stonework, marble floors, and wrought-iron balconies.

Homes are available at these astonishingly low prices because Sicily's historic hill towns have long suffered from depopulation. For generations, the young have been leaving to seek opportunities in Italy's cities or overseas. This has left too many homes for too few people.

Now, though, there are signs the situation is improving. In recent years, the world has been catching on to the incredible bargains on offer in Sicily, in large part because of the media coverage of the €1 homes scheme. Now, with the explosion of the remote working trend, people are increasingly free to take advantage of these bargains. As a result, certain Sicilian hill towns are roaring back to life.



Sicilian hill towns boast postcard-perfect images and real-world opportunity: overlooked homes are becoming strategic investments.

In towns such as Mussomeli and Sambuca, there are new stores, cafés, and restaurants to serve the growing expat communities. Town centers are being revitalized as new investment floods in. Yet, because of the sheer abundance of empty homes, real estate prices remain astonishingly low, even in the communities experiencing revitalization. You can still buy historic homes for \$20 to \$40 per square foot—and again that’s for solid, livable homes.

Of course, this market does have weaknesses. Sicilian hill towns generally attract few tourists, so the income potential of this real estate is low. Also the climate in Sicily is characterized by extremes. Spring and fall are pleasant, but winters are cold in the interior, and summers can get very hot and dry. But in terms of bang for your buck, owning in the right Sicilian hill town is next to impossible to beat.

If this opportunity interests you, put Mussomeli on your list. The town impressed my scout Ciaran Madden when he had boots on the ground there. Also consider Gratteri, a village he visited on the north coast with incredible views of Sicily’s Mediterranean coastline. This is

a place where you can live the picturesque Italian hill town lifestyle—morning cappuccinos in sun-dappled piazzas, hiking in the soaring hills, late dinners of handmade pasta at quaint neighborhood restaurants—and still have easy access to major cities, the coast, and the international airport in the island’s capital, Palermo.

The Gold Standard for Quality of Life



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On the Baja peninsula’s coastline, luxury living and significant uplifts converge.

Quality of life is of course a subjective category. Some of us dream of owning amid the sleepy lanes of a medieval French town. Others would favor a luxury condo steps from the slopes of a world-class ski resort. But when it comes to broad appeal, few if any destinations globally can match the quality of life on offer in San José del Cabo.

For those who don’t know San José, it’s part of Los Cabos—a booming region at the base of the Baja California peninsula that also includes the neighboring city of Cabo San Lucas.

This is a place of almost ethereal natural beauty. You have glistening golden-sand beaches, piercing blue waters teeming with marine life, the rust-colored desert with its towering cacti... And you have (for my money at least) the best weather on earth—a full nine months every year of warm sunshine, low humidity, refreshing ocean breezes, and cool evenings for a restful night’s sleep.

A key contributor to the incredible quality of life here is the region’s accessibility. Los Cabos international airport has 300 flights per week to more than 30 US and Canadian cities.

With this mix of natural beauty, perfect weather and great accessibility, Los Cabos has been drawing the world's richest and wealthiest folks for decades. This coastline has the highest concentration of ultra-luxury resorts in Mexico: One&Only Palmilla, Chileno Bay/Auberge, Montage, and Viceroy Los Cabos, to name but a few. More are in the pipeline, like Park Hyatt Los Cabos and St. Regis Los Cabos. Billions are being invested in this region, and not just on the resorts, but also on infrastructure like new roads and airport upgrades.

The upshot is that basically any activity you want to do onshore or offshore—desert adventure, sport fishing, surfing, whale-watching, world-class golf, fine dining, nightlife—it's possible in Cabo. Add to this a cultural richness that often surprises.

San José del Cabo is the cultural and historic heart of this region. This is a place of cobblestone streets, colonial architecture, and a thriving art and dining scene. Set in its restored colonial buildings, you'll find trendy wine bars, Michelin-level restaurants serving farm-to-table cuisine born of local terrain, boutique stores selling one-off pieces of jewelry and designer fashion, and chic art galleries.

A key attraction in San José del Cabo is the Thursday night Art Walk, when artists display their creations in the center of the Historic Art District and locals and visitors come together to view their works, sip wine under the stars, and snack on incredible street food. This combination of art walks, marinas, golf, fishing, dining, and more—all set in the striking deserts-meets-ocean landscapes of Baja—makes this a stunning place to live or visit.

In terms of costs to own, this is not a cheap market. Around San José two-bed condos list for well over \$400,000 into the millions of dollars. Yet in just the past few weeks, I was able to bring an incredible off-market deal to my *Real Estate Trend Alert* group here. Our exclusive pricing was mind-blowing, a complete outlier for this coast—from just \$298,400 for a two-bed ocean-view condo in an ideally located, amenity-rich community 15 minutes from the airport and minutes from downtown and the beaches.

Deals like this are beyond rare, though. I scouted San José for 11 years to find this deal. I don't know if I'll be able to find another. But given the incredible benefits of owning here, which extend beyond lifestyle to amazing capital appreciation and huge income potential, I'll be searching hard.

What is an Off-Market, *RETA*-only Deal?

I founded my *Real Estate Trend Alert (RETA)* club more than 17 years ago to bring together like-minded investors who recognize the incredible potential of overseas real estate... who understand that there's always opportunity somewhere when you look everywhere. Since then, our group has grown into an unrivaled block.

Using the collective-buying power of all *RETA* members, I can get exclusive deals from developers.

RETA pricing is off-market, negotiated directly with the developer and available only to members. This is a simple win-win for both sides. The developer can sell to

RETA before public launch and get a rapid injection of sales. This changes their financial models, saves on marketing, and lets them move on sooner to other projects. In return, we get pricing far below what anyone else ever pays. That's the *RETA* advantage: early access, below-market pricing, and exclusive terms you can't get anywhere else.

Over the years, I've been able to negotiate incredible off-market deals in many of the destinations mentioned here. Some examples...

- **\$182,700 Uplift in Los Cabos**—In August 2021, *RETA* members could own two-bed, two-bath condos in the stunning ocean-view Cabo Costa community in Los Cabos from an exclusive price of \$188,200. In May this year, a condo available to *RETA* members for \$197,300 was listing for \$380,000—that's \$182,700 more.
- **\$87,600 More in Seven Months in Cap Cana**—In September 2024, I was able to bring *RETA* members our first deal in Cap Cana, just a short stroll from spectacular Juanillo Beach. Two-bed condos in the Crystal Garden community started at \$382,400 for *RETA* members. Just seven months later, similar units were listed for \$470,000—an uplift of \$87,600, or 22.9%.
- **€300,000 Gain in Portugal**—One *RETA* member bought a penthouse in the town of Lagos in Portugal's southern Algarve region that I recommended in August 2019 for €495,000. Just over three years later, in October 2022, she sold for €795,000. That's a gain of €300,000.

The Best Places to Own for Capital Appreciation

There's an old saying about how to make money from real estate: "Find out where the people are going and buy the land before they get there." That's how you see big returns... buy ahead of demand. How do we find out where there's going to be huge demand? We follow transformations.

Real estate fortunes, large and small, are made at moments of big transformation. That's why, for over 20 years, I've devoted myself to finding ones I can follow, get ahead of, and profit from.

Look around the world today and you'll see dozens of markets that are seeing explosive transformations and where the right real estate can deliver amazing returns. San José del Cabo is one. As I say, billions are being invested there on infrastructure and new resorts by some of the world's most luxurious hotel chains—that's an unmistakable vote of confidence from brands that build only where long-run demand is bankable.

Here are just two other destinations on my beat that offer excellent potential for capital appreciation.

Set on the eastern coast of the Dominican Republic, Cap Cana is a veritable micro-state of affluence and elegance. It began with a master plan conceived in the early 2000s inspired by

the world's greatest bastions of wealth and beauty. Think Palm Beach, Monaco, St. Barts. The founders weren't just trying to build a resort—they were designing a complete, self-sufficient, world-class lifestyle destination. Billions of dollars have been ploughed into this vision of self-contained Caribbean bliss.

At 30,000 acres, Cap Cana is twice the size of Manhattan. And it's just 10 minutes from Punta Cana International Airport, with regular flights across Canada and the American Northeast.

The infrastructure is top-class. You can get around on more than 62 miles of paved roads. High-speed internet runs on an equally extensive network of fiber-optic cables. And one of the details I love most: all electrical lines are underground, so there's not a single unsightly wire to be seen.



Cap Cana—framed by palm-lined walkways and luxury boats—creates a backdrop for the Caribbean's next real estate frontier.

Everything in Cap Cana screams luxury. The world's biggest names in hospitality are here: Hyatt. Marriott. St. Regis. It's home to the largest inland marina in the Caribbean, incredible fine-dining, state-of-the-art equestrian facilities, a Jack Nicklaus signature golf course, with another on the way. There's also a university campus, international school, convention centers, fire station, medical and veterinary clinics, and the biggest water park in the Caribbean, its amphitheater inaugurated last year by Elton John.

And Cap Cana is continuing to expand. Billions more will be invested here. My scout had boots on the ground here in the summer for the launch of Cap Cana's new commercial district. The plans are for office buildings, a top-class hospital, and shopping and dining spaces. The scale of what's happening is astonishing. Crucial to note is that the setting is unrivaled. I've never seen sands so white, or waters so quintessentially Caribbean, as at Juanillo beach in the heart of Cap Cana.

This is a veritable city-state rising on the Caribbean. And yet for a limited time, there's an incredible opportunity to own on the ground floor here.

Switching gears completely...

Sometimes transformations are more akin to rebirths or rediscoveries. That's what's happening in the town of Caminha, where I'm writing to you from. Located on the Minho River that separates Portugal from Spain, Caminha has a long and rich history. Walk its cobblestoned lanes and alleys and you'll see constant reminders of this, from the 15th-century Igreja Matriz de Caminha church to the 13th-century Torre do Relógio clock tower.

And yet despite this abundant history, Caminha today feels modern and upmarket. There are art galleries and boutique hotels, fine-dining restaurants and wine bars. Then just outside town you have lagoon and Atlantic beaches, towering pine forests, rolling countryside. This town has so much to offer, but like other destinations in the far north of Portugal, it's overlooked and undervalued.



On Portugal's far-north coast in Caminha, wave-tossed sands and quiet villages hint at what happens before the world catches up.

Over the past 10 years, Portugal has become one of the world's most popular destinations for vacationers and expats. From Lisbon to the Algarve, from the Silver Coast to Porto, towns and cities across the country are now inundated by tourists for long stretches of the year. But head 30 minutes or so north of Porto and all that begins to fade. This is despite the fact you'll find all the elements that make destinations to the south so appealing—incredible food... soft-sand beaches... rich history and culture.

When I first scouted Caminha in 2023, the town was completely off the radar of the foreign tourists, expats, and second home owners coming to Portugal. Now, though, it's being discovered.

I've viewed Caminha as a "sure thing" for the past 12 months. But even I'm taken aback by the scale of the transformation now taking place there. Two years ago, there were five great, inexpensive homes for every buyer. Today, the ratio is now more like 1:1. And things are heading fast for five buyers for every nice home.

I've been writing consistently about the opportunities in Caminha, both here in *International Living* and to *RETA* members, ever since I first scouted it. And I've put my money where my mouth is. In late 2024 I bought my historic villa here. In total, the home spans around 5,000 square feet. I have a garden where I can see waves crashing on two beaches, one in Portugal, another in Spain. Inside, this historic home is immaculate, furnished with original pieces that came from Brazil with the first owners at the end of the 1800s.

I got it for around €410,000. In US dollar terms, that's just \$90 per square foot! I expect this home to be worth €1 million within five years as more people come. This demonstrates the insane value you can find still here. Caminha is being discovered, but there's still time to act on this opportunity. (For more on the capital appreciation potential of these destinations, check out [this video](#) I recorded for my YouTube channel.)

Where to Own a Rental Income Machine

Let's turn to income—the beautiful, predictable kind that rolls in month after month while you sleep.

Across my international beat, there are destinations where you'll find real estate that pays you for owning it. I'm talking about double-digit gross yields from owning best-in-class properties you can also enjoy whenever you choose.

San José del Cabo is one such destination. Cap Cana is another. Here are two more that sit atop the 2026 index in the Income Potential category and should be on your radar.

Tucked behind ancient walls in southern Portugal's Algarve region, the town of Lagos is a place where its charming Old Town spills down cobbled lanes into shady plazas toward a state-of-the-art marina. Within the town's white-washed buildings, you'll find hearty local fare as well as some of the trendiest restaurants you can imagine. And along the coast you'll find a network of stunning beaches, separated by golden sandstone cliffs, sea arches, grottoes and caves. This is the most attractive town on the Algarve.

Not so long ago, Lagos was overlooked. For decades, tourism development in the Algarve was centered in the towns close to Faro airport like Albufeira and Vilamoura. They experienced unrestrained development, with high-rise condo blocks built over the sand to serve the summer tourists jetting in and out for cheap beach vacations. Lagos in the western Algarve was seen as too far from the action. Then a few things changed.

First, a new highway reduced travel time between Lagos and Faro to an hour. Later, the Algarve began attracting new kinds of folks. These were wealthier vacationers looking for a more upmarket experience... remote-working professionals looking for a place to stay for part or all of the year... well-off retirees seeking a true community where they could live year-round...



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Here on the Algarve's edge, limestone cliffs and turquoise waves intersect with investment opportunity.

When people started arriving in big numbers in Lagos around a decade ago, the town realized it had an opportunity to develop differently. Development was kept a healthy distance back from its pristine beaches. History was emphasized, with its Old Town, white-washed churches, and historic citadel restored. Strict building regulations keep all new construction low-rise and low-density.

This has turned Lagos into a luxury haven. Today, new investment is flooding into the town, including Hilton, which has started construction on a vast \$119 million marina project that will comprise two new hotels, a 4-star and a 5-star.

Lagos is now on a multi-decade upswing that will ultimately see it rival Europe's and the US's great bastions of beachfront luxury. Already it sees huge rental demand, both short and long term, from well-heeled folks.

I first scouted Lagos around a decade ago and have brought a number of deals here to my *RETA* group. One of these was in a community called Adega. In November 2020, *RETA* members could own two-bed condos in this community near Lagos' attractive marina from €348,000. One sold earlier this year for €600,000. That's an uplift of €252,000.

I know a *RETA* member who reported occupancy rates of above 90% on their Adega condo last year along with around €45,000 in gross income. That's a 12.7% gross yield. And in the first half of this year, he saw his income jump 24% to around €33,000 from this condo. It shows what's possible in Lagos. Own the right real estate to appeal to the wealthy folks flocking to this town and you'll have a rental income machine.

From an upmarket town in the Algarve to a booming beach city in the Caribbean...

For many decades, Playa del Carmen on Mexico's Caribbean coast was little more than the place to catch the ferry to Cozumel—an island 45 minutes offshore known to scuba divers and snorkelers around the world. Back then, Playa was a sleepy settlement of dirt roads, palm-thatched palapas, and a handful of basic B&Bs for the few travelers who decided to stay the night. But Playa del Carmen had an undeniable appeal. It boasts white-sand beaches, turquoise waters and a Caribbean climate that remains warm year round.

As Cancún expanded through the 1980s and '90s, travelers began seeking something smaller-scale and more authentic. Playa del Carmen became that alternative. Restaurants, cafés, and small hotels began appearing. The streets were paved. Development spread quickly along 5th Avenue, which today is the city's main drag, a miles-long pedestrian street lined with cafés, stores, restaurants, and bars.

Like Cancún before it, this sleepy seaside village transformed into a world-class tourist destination in a matter of decades. But it also followed a different path than Cancún. Instead of most tourists staying in huge resorts on the beach—which they likely never leave—Playa del Carmen became a living, breathing city.

Today, Playa is the type of place where you can grab an espresso and croissant at a co-working café in the morning... enjoy a lunch of fresh seafood on the beach with your toes in the sand... and have your choice of any number of gourmet options for dinner. Playa's highly desirable beach-meets-city lifestyle means it sees enormous rental demand from vacationers, retirees, and digital nomads who come year-round from the US, Canada, Europe, and right across Latin America.



©RETA

Playa del Carmen is more than a beach retreat—it's a living city with businesses, cafes, stores, restaurants, bars, and more.

I've been scouting Playa del Carmen for decades and over the years, I've been able to find some incredible deals here for our *RETA* group. One example is the Singular Dream community. This is the exact kind of real estate that has massive appeal in Playa—best in class with amazing rooftop amenities and views of the Caribbean.

In 2021, *RETA* members had the chance to buy two-bed condos here from \$265,304. In 2024, a two-bed condo in Singular Dream was listing for \$574,322. That's an uplift of \$309,018. What's more, *RETA* members have reported gross rental yields in the mid- to high teens and mind-blowing occupancy rates of as much as 98% for owning short-term rentals in this community.

These destinations are just a small sample of the places where you can earn incredible income overseas. I recently recorded a video digging into the rental case for Playa del Carmen, Lagos, and a third destination to know about on Costa Rica's "Gold Coast." [Click here](#) to view that now.

And in the upcoming index, *RETA* members will get my full breakdown of destinations by Income Potential, as well as a host of other categories from Quality of Life to Climate to important practical considerations like Holding Costs, Stability, Availability of Finance, and so much more.

I'm hugely excited to unveil this year's edition. It's set to feature at least five new destinations that have never been on the index before, from stunning capitals and hidden-gem beach towns in South America... to emerging regions of Italy... to an under-the-radar coast of Greece.

Also of note is that Uruguay outperforms. Last year, Uruguay had one destination on the index. For 2026, it's set to have three, reflecting the growing international appeal of this safe-haven country. I'll be sharing the full index with *RETA* members in the coming weeks.

Editor's Note: The *RETA* Index is much more than simply a table with rankings. It's a comprehensive report featuring photos, maps, videos, and detailed introductions and analysis of each of the 25 destinations. And within the report, Ronan also provides a downloadable spreadsheet with the full scores for all destinations. He shares this raw data so you can customize the index to your needs and preferences.

Certain categories on the index are subjective. Take Climate. For the *RETA* Index, top-scoring destinations in the Climate category are warm and sunny for much of the year, but not humid. But perhaps you prefer a more humid climate. Or perhaps you like to experience four seasons. By adjusting the Climate scores to your tastes, you may end up with a very different top five or top 10.

Curiosities, Quirky Tidbits, Useful Notes

Each month, we bring you recommendations, odd notes, and useful tools to help you better navigate an interesting world.

January, 2025

Five Ways to Navigate Penang's Maze of Culinary Delights

By Keith Hockton



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Penang is renowned as “the food capital of Malaysia.” With a melting pot of cultures and a thriving expat population, the city offers an unparalleled variety of cuisines... and an embarrassment of riches when it comes to dining options. For foodies, it’s paradise. You can enjoy a Michelin Star-quality meal for less than \$50 bucks for two.

To kickstart your culinary adventure, here are five restaurants I recommend. Try them, and you’ll understand why food is Penang’s favorite topic of conversation.

Siang Pin

Located on a quiet street in Tanjung Bungah, opposite the market, Siang Pin serves up affordable, high-quality Chinese dishes. The moment you step in, the hearty aroma washes over you. Try the crispy marmite chicken and beef in oyster sauce, followed by deep-fried vegetables and lightly salted tofu. A meal for two, including beers, costs \$15.

Kebaya

Kebaya Restaurant transplants you to 1920's Shanghai. The woodwork, aged decor, and soft lighting are the backdrop to Nonya fusion—a mix of Chinese and Malay cooking traditions. The star dish here is the Nyonya Laksa, a rich gravy dish made with coconut milk, lemongrass, and spices. The slow-cooked Peranakan duck is also a melt-in-the-mouth treat. A meal for two, complete with a gin and tonic, averages \$60.

Two Frenchies

Located in George Town and run by chefs from France, dishes at Two Frenchies are cooked with love, and the finest of ingredients. The escargot cooked in butter, garlic, and herbs is a classic, and the coq au vin is a hearty entrée. La pièce de résistance, however, is the duck confit. Prices at Two Frenchies are reasonable—budget around \$50 for two.

Il Bacaro

Il Bacaro is a Michelin Star Italian restaurant in George Town complete with fresh pizzas with generous toppings, pasta carbonara, fettuccine alfredo, and lasagna. The portions here are large and must be washed down with a glass of wine, finished with a serving of tiramisu. Dinner for two is about \$45.

Sardaarji

This award-winning Indian restaurant has a variety of dishes for modest prices. Tuck into the aromatic biryani, butter chicken in a creamy tomato sauce, and the tandoori platter. Budget \$20 per couple.

April 2025

Pawspport Control: How to Tote Your Furry Sidekick to Europe

By John Wallace

Whether you're embarking on the adventure of a lifetime, or aiming to settle down overseas, bringing along your ride-or-die companion is usually non-negotiable.

The good news is that it's a relatively simple process to bring your pet to European Union countries today. Contrary to popular belief, most countries don't require a period of [quarantine](#).



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The following rules apply to your dogs, cats, and interestingly, ferrets.

Your pet must be:

- Microchipped.
- Vaccinated against rabies (your pet must be at least 12 weeks old for the vaccination to be considered valid, and also have been microchipped before said vaccine is administered.) **You must wait a minimum of 21 days before your pet is able to travel after getting their rabies vaccine, so plan accordingly.**
- Dogs must be treated against the Echinococcus multilocularis tapeworm (if you're traveling to Finland, Malta, Norway, Ireland, and Northern Ireland).

EU Health Certificate If you're traveling from the US, you'll need to acquire an EU Health Certificate (Annex II form). Not every vet will be able to complete this step—you'll need to visit a [USDA-accredited vet](#). It's crucial that this form is filled out **within 10 days of your departure**.

Upon arrival in the EU, your documentation must be verified by an Official State veterinarian, at one of the designated points of entry. You can find a full list of EU countries and their entry points via [this link](#). Note that the EU Health Certificate is valid for four months, and more importantly, only valid for travel between EU member states. If you leave the confines of the EU, you'll need to repeat the application process and acquire a new Health Certificate.

If you're planning on settling down somewhere in Europe, look into getting an EU Pet Passport. This is available for all pet owners with residency in the EU, and allows for a greater ease of traveling between EU member states. The pet passport remains valid for the entire duration of said pet's life, assuming there is no change to your pet's health. Just be sure and have your vet update it regularly with your pet's vaccinations.

Tip: Some vets will issue an EU passport if you're only traveling to a country frequently. Doesn't hurt to ask.

If you could use some additional support and guidance, a plethora of companies have sprouted up to ensure your move goes as smoothly as possible, like [Starwood Pet Travel](#), which facilitates pet travel from the US. promising “peace of mind” and personalized experiences to suit your needs.

Or if you're in the mood to spoil your pooch, look into private air travel. [K9Jets](#) offers flights departing from the East Coast to Europe.

April 2025

A No-Hassle Back Door Path to EU Residency

By Ted Baumann



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Most of us would probably balk at the idea of paying a year's rent in advance. But when it gets you residency rights in Europe... maybe even a sea view... and the entire cost is less than two months' rent in California... it might be worth it.

Croatia is one of Europe's hottest destinations these days. The little country sits across the narrow Adriatic Sea from Italy—with a coastline many consider just as beautiful, with a history (the Romans... the Ottomans... the Austro-Hungarian Empire) just as rich.

The “Croatian Apartment Visa,” as it's known, requires that you find residential property in the country and prepay rent for one year. If you can prove sufficient funds to support yourself, have health insurance covering your time in Croatia, and pass a criminal background check, you can stay in Croatia indefinitely, as long as you keep prepaying your annual rent.

You don't even have to make an appointment with the Immigration authorities. You just visit a local police station in the area where you plan to live and tell them about your plans. You'll give them all the documentation at the same time.

You can work remotely as long as your income is foreign-sourced. You can't work for a Croatian company or client.

Right now, a decent apartment in popular coastal destinations like Split or Dubrovnik (popularized as King's Landing in Game of Thrones) costs as little as \$370 a month. Apartments with sea views range from \$850 to \$1,250 a month.

That means that you could potentially spend years living in this delightful little coastal country for as little as \$4,500 a year in rent.

May 2025

Medieval Wall Walking in Óbidos, Portugal

By Amy Oliver



There's no guardrail!" That was my thought as I stood atop the wall that encircles the town of Óbidos and considered the 42-foot drop.

With one hand solidly anchored to the fortress for balance, I walked the narrow path, admiring the sunset through the crenellations and taking in the Disney-esque village below.

Óbidos, pronounced "OH-bee-dosh," is located an hour north of Lisbon by bus or car and well worth an overnight stay... even if you're like my husband, who prefers to keep his feet firmly planted on the ground. (He enjoyed listening to a street musician while the rest of us walked the wall.)

Named one of the "Seven Wonders of Portugal," the town served as a military stronghold and Royal Palace for its kings and queens.

Today, you can complete your “medieval experience” with a historic stay. Watch for approaching “invaders” from the 13th century castle-turned-hotel [Pousada Castelo Óbidos](#) or rent a villa fit for nobility.

We opted for the latter at the three-bedroom [Casa De Talhada \(Stone House\)](#), built directly into the craggy hillside, with huge rocks jutting right into the kitchen. It’s steps from the main street (and a café serving Portugal’s famous tarts, *pastéis de nata*).

And from the rooftop terrace we could look up and talk to brave wall walkers just a few feet above.

Insider Tips

When in Óbidos, drink Ginjinha! The liqueur is sweet but with a sour cherry flavor achieved by infusing local ginja berries with cinnamon and cloves.

Nearly every shop along the main Rua Direita offers one-euro shots in tiny chocolate cups. (Just be sure to walk along the city’s high walls before sipping Ginjinha, not after.)

After the shops close, warm up with a traditional Portuguese favorite, *caldo verde*—“green soup” made of creamed kale, *chouriço* sausage, and potatoes.

If you’re spending the night, be prepared to carry your bags uphill because no vehicles are allowed within the historic city. (We found plenty of free parking just outside the city walls.)

I recommend traveling off-season, even though restaurants and activities may have limited hours. Although the main street can be clogged with tour groups in the hot summer, the crowds were light and temperatures pleasant during our January visit.

July 2025

Sliding Down Waterfalls in Costa Rica’s Southern Zone

By Bekah Bottone

My motto is, “Life’s always better at a waterfall.”

Rushing water is soul-soothing, and everyone—from grandparents to children—can enjoy the relaxing and rejuvenating effects of Costa Rica’s Catarata Uvita cascade. You can sunbathe on the rocks, jump off higher points, or float around in the natural pools.

If you’re a waterfall chaser like me, here’s how to take the plunge...

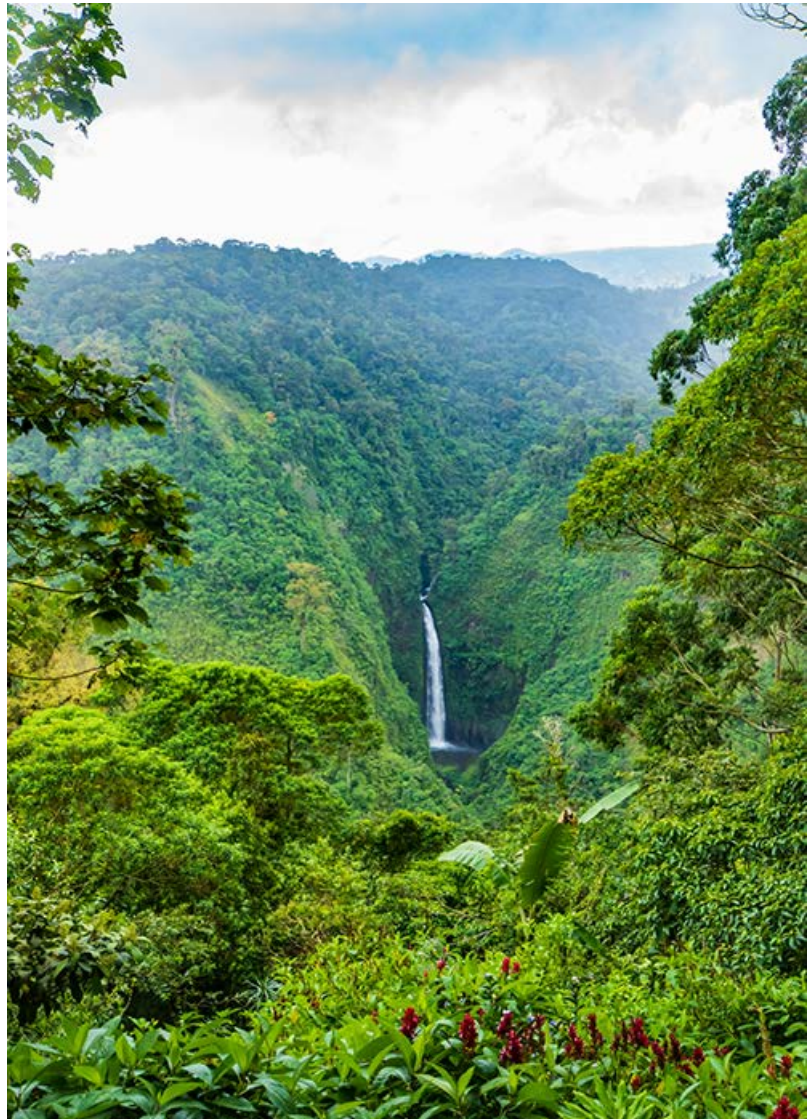
I drove about six hours south from my home in Tamarindo, Guanacaste, to get to Uvita (just under four hours from San Jose). Once I hit the palm-tree-lined La Costanera Sur highway, it was smooth sailing—the road is relaxing and lovely.

To get to the starting point, just plug **Restaurante La Catarata** into Waze (this driving app is how I always get around Costa Rica). Pay the \$4 fee to access the jungle paths and journey into the natural world. As you head to the river, pass through the butterfly garden where bright blue Morphos flutter past your face.

Heading to the waterfall, it's a mix of easy walking over wooden bridges and slightly slippery terrain over rocks—bring your water shoes. As the river flows, heavy boulders create swimming pools to relax in while listening to the hum of the jungle.

In under 10 minutes, you arrive at the tallest waterfall, where you can climb the secured ladder to the top and slide some 30 feet down the smooth rocks to plunge into the swimming area. Sitting on the top overlooking the falls, my heart was pounding, yet I overcame my fear to experience the thrill.

The cool water is a refreshing change from the heat and humidity, and a sweet, yet slightly musty, earth scent fills the air. Take in the flourishing verdant botanical blanket all around, dotted with bright pink hibiscus and ginger flowers—jungle bathing at its finest.



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What to Expect at the Falls

Everyone slides down the waterfall at their own risk and must do so carefully, but there are some tricks to ensure your safety:

- Lean back with your hands behind your head to keep your body straight when entering the water.
- Be cautious after heavy rain due to stronger currents and possible debris.
- Experience the adventure at your comfort level. If you don't think sliding down the rocks is a good idea, don't do it. Floating in the pools is awesome too.
- You can also jump into the water from a platform down the river.

Tip: If you'd like a guide and cultural insights while adventuring in the area, I recommend booking Henry from the Boruca Indigenous culture.

Turn Your Phone Into Your Personal Travel Concierge

By Jim Santos

Two decades ago, international travel meant juggling maps, paper tickets, clunky electronics, and a good old-fashioned phrasebook. But today? All you need is your smartphone. From booking transportation to navigating foreign languages and paying with a tap, your phone can now handle it all—and then some.

Whether you're headed to Europe, Latin America, Southeast Asia, or beyond, these tools and app tips can help simplify every step of the journey.

1. Ride-Sharing: Know the Local Alternatives

Sure, Uber and Lyft are global names—but they're not always the best (or cheapest) option abroad.

- [Bolt](#) and [Freenow](#) dominate in many parts of Europe.
- [BiTaksi](#) is your go-to in Istanbul.
- [DiDi](#) and [inDrive](#) are widely used in Mexico.

Pro tip: Download and set up these apps before your trip to avoid payment or verification issues on arrival.

2. Google Translate's Camera Feature = Lifesaver

You probably already use **Google Translate** for quick conversations. But don't forget its **camera tool**—just point your phone at foreign text (like street signs or appliance buttons), and it translates instantly.

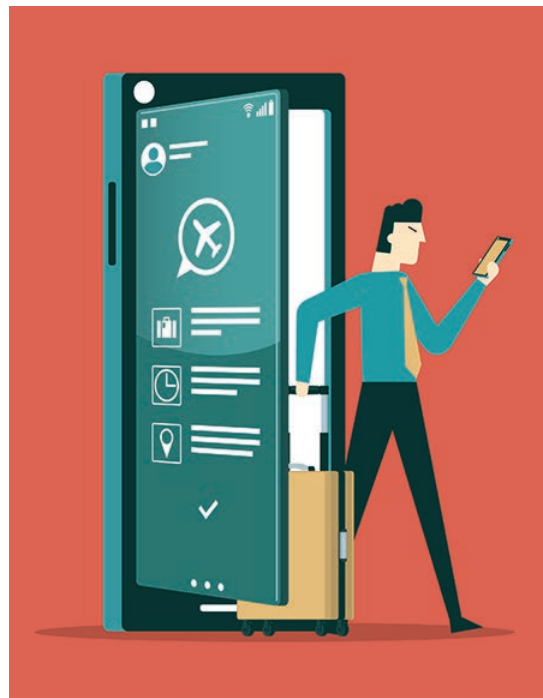
3. Book Regional Travel with Omio and RailNinja

Need to hop between cities—or countries—in Europe?

- [Omio](#) and [RailNinja](#) make it easy to search and book trains, buses, or even ferries.
- Choose seats, pay, and store your e-ticket all in one place.

4. Budget Buses: FlixBus Is a Favorite

Especially in Europe and the UK, [FlixBus](#) offers affordable long-distance travel.



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The app:

- Shows routes and GPS-tagged pickup points.
- Lets you reserve seats and track your ride in real time.

5. Ditch the Wallet: Pay by Phone

Apple Wallet (iPhone) and Google Pay (Android) are game-changers.

- Set up your credit and debit cards, secured by facial recognition or fingerprint.
- Pay instantly—no need to carry or expose your physical cards.

You can use this feature almost everywhere: Hotels, shops, restaurants, parking meters—even public transit systems like the **London Underground**.

On a month-long trip to the UK, I never had to convert dollars into pounds. Digital payments did it all.

Even better: When a fraud attempt shut down a card during a trip to Panama, the new card was added to my digital Wallet automatically—no international shipping required.

6. Don't Forget Connectivity Essentials

Make sure you're equipped for smooth phone service abroad:

- Buy an **eSIM** (like [Airalo](#)) for affordable international data.
- Check that your phone is unlocked and supports your destination's networks.
- Use apps like [WhatsApp](#) or [Signal](#) for free international messaging.

Bonus: Think Beyond the Obvious

While these apps are indispensable, it's worth remembering:

- Download offline maps in Google Maps.
- Use [Triplt](#) or **Google Travel** to organize your itinerary.
- Keep scanned copies of your passport, visa, and travel insurance in your phone's cloud storage for backup.

From Gold Streets to Jungle Tombs: Riding Mexico's New Maya Train

By Bel Woodhouse



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“I had no idea how gorgeous Mexico really was,” my friend Colleen whispered as we rolled into **Bacalar**, the final stop on our Maya Train adventure. After a week of jungle vistas, pastel cities, ancient pyramids, and lagoon sunsets, she finally understood what I already knew: Mexico is magic.

The brand-new Tren Maya now loops across five southern states, connecting everything from Caribbean beaches to rainforest ruins. It's fast, comfortable, and shockingly affordable—even with hotels, fine dining, and the occasional Spritz, we kept it under \$200 a day for both of us. We covered all 966 miles—start to finish, coast to coast.

We started in **Izamal**, my favorite of Mexico's *Pueblos Mágicos* (Magic Towns), where every building glows a warm, sunflower yellow and horse-drawn carriages clomp through cobble streets. From there, we wandered west to the rainbow city of **Campeche** for Spanish wine and pizza with prawns under the stars. Then we climbed jungle-shrouded pyramids in **Palenqué**, guided by a Mayan descendant who explained—between belly laughs and legends—why certain

rainforest fruits are nicknamed after various animals' testicles. (You'll have to read the full version for that.)

And just when we thought we couldn't be more amazed, Bacalar's famous Lagoon of Seven Colors delivered sky blues, glass-clear water, and the kind of stillness that makes you feel like time is taking a nap.

The train itself? Impressive. Air-conditioned, efficient, and mostly filled with locals—smart travelers who already know what Colleen just discovered: that this region of Mexico is a treasure, and the best way to [see it is by rail](#).

From yellow cities to turquoise lagoons, our journey was pure gold.

Profile 3: Expats in Thailand Discover “The Best Thing About America”

By Barton Walters



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*A growing US veteran community enjoys a better quality of life in Pattaya...
without sacrificing what they love most about the US*

Palm trees and a salty breeze are great, but the people are what make an expat community special. During the past month, I’ve spent a lot of time in the neighborhood adjacent to mine and discovered a lively and diverse group, including a few Americans who’ve made the move to Thailand like me.

I was invited to a meeting of the “Pratumnak Hill Networking Group,” a stodgy name for a bunch of expats getting together to drink beer, listen to music, and pontificate on a wide array of topics... minus religion and politics of course. The meeting was at a tiny kiosk of a bar located on Pratumnak Hill (“The Hill”), the charming community sandwiched between the neon lights of Pattaya City and the laid-back shores of Jomtien Beach (where I live) on Thailand’s Eastern Seaboard.

The bar's owner is Kraig from San Diego. Kraig came to Thailand nearly 15 years ago and got into the real estate game. We talked about the ups and downs in Pattaya and the surrounding communities over the years. "The property business here has the personality of Thai people," Kraig said. "Sometimes it slows down, but it never completely comes to a standstill."

When Kraig got tired of the hustle and flow of the real estate business, he and his wife Jane opened the Island Bar in a food court on The Hill called The Checkpoint, where there are ten to twelve bright yellow kiosks serving everything from Thai food to Tacos. Kraig gives the networking group a special two-for-one happy hour, so Jane is busy manning the Chang beer tap while he mixes the music and commiserates with the expats who show up for a frosty pint and lively conversation.

There's Peter, a retired videographer from Australia. There's Kim, a seventy-something Englishman who works as an actor in Thai movies and TV shows. There's Dennis and Katia, a young couple from Russia who just moved to Thailand. There's a Scottish guy who owns a pie shop. A Polish brewmeister. It's as eclectic a crowd as I've ever seen.

An Eight-Town Interview Process

One newcomer to the group, like me, is Mike Esposito from San Francisco. Mike has been living on Pratumnak Hill for several months and couldn't be happier. During his working years, Mike traveled all over the world, and always knew he wanted to retire overseas. "Towards the end of my career, I was interviewing countries," Mike said. "I spent a long weekend in Phuket about five years ago and knew Thailand was where I wanted to be."

Mike described his "interview" process once he zeroed in on Thailand, and I was in awe of his discipline and planning. Rather than hop from location to location like a tourist, Mike charted a methodical and thorough course. He made a list of cities and towns he had researched and lived in each place for several months to get an impression of what it would be like to live there full-time.

Bangkok, Chiang Mai, Mae Rim, Koh Samui, Phuket, Hua Hin, Krabi, and Jomtien Beach all got their chance to be Mike's new home. "I loved Chiang Mai," Mike said. "But the air quality during the burning season (March and April) is unbearable. And I really prefer the beach to the mountains."

Bangkok was too busy for Mike, and Hua Hin was too sleepy. "I almost chose Krabi," he continued. "The beach, the southern Thai food, the mountains, and access to all those gorgeous islands... that's what I came to Thailand for." Mike said he couldn't find a place to live close enough to the beach in Krabi, so he moved on to Pattaya.

"Pattaya is the only place I visited twice," he said. "The first time I came to Pattaya I did it like a tourist, and only saw the infamous Walking Street and all that nonsense. I felt

like the place had more to offer, so I came back and found what I was looking for. After one long walk down Jomtien Beach, I was hooked.”

Now Mike lives on Pratumnak Hill, and gets his exercise by walking down the hill to Jomtien Beach, stretching his range to several kilometers on the paved footpath under the coconut and acacia trees.

“This place ticks every box for me,” Mike said. “I rent a cool studio with a sea view for \$600 a month. I can walk to dozens of great restaurants, coffee shops, pubs, and music bars. I can hop on my motorbike and go shopping at a fantastic mall on the beach in Pattaya or cruise down the coast to Bang Sare and eat right-off-the-boat seafood.”

I asked Mike if he missed anything about the US so far. “Well, I don’t miss the crazy politics and anxious people,” Mike said. “But even though I love Thai food, every time I walk by a sports bar on The Hill that’s playing an NFL game on the big screen, I have a longing for good old American chicken wings.”

One evening, Mike and I went to visit my friend Tommy Watson at his American soul food restaurant, Kickin Chicken, 200 meters up The Hill. Southern fried chicken, collard greens, mac-n-cheese, and some of the best spicy wings I’ve ever had. I’m pretty sure it’s the only place in Pattaya where you can order breakfast tacos made with Jimmy Dean sausage.

A Gathering of “The World’s Largest Fraternity”

Tommy is a retired US Army veteran originally from Washington, DC. He’s married to a bubbly Thai woman, and together with their daughter, they’ve created a little slice of America right on Pratumnak Hill.

A significant portion of American expats in Southeast Asia are former military and from several generations—I’ve met a lot of vets from the Iraq War and Afghanistan mess. I found Tommy’s restaurant through my next door neighbor in Jomtien, another US Army veteran. We’re like the world’s largest fraternity and our network is highly efficient... especially when it comes to food.

“I probably wouldn’t have been able to have my own restaurant back home,” Tommy said. “The expenses and all the government red tape aren’t worth the trouble. But here, I was able to get up and running with a product I’m proud of and nobody else can offer.”

Tommy doesn’t miss much from the US, because he spent a lot of his military career outside the country and felt less at home there than overseas. “I’ve got people coming by my place from all over the world, with lots of Americans stopping by to visit. This restaurant might as well be my front porch. I get to chop it up with some great folks, so I still get the best part of America without having to live there.”

It was great to be invited into this neighborhood's little circle of expats. And it's heartwarming to meet Americans like me who find their way here to Thailand.

Kraig and his wife Jane (who own the Island Bar) are an adorable couple who've weathered the ups and downs of life in Pattaya together with big smiles and positive attitudes.

Kraig came to Thailand because, as he put it, "Runaway inflation, usurious taxation, and a hostile political environment isn't something that just happened since the last election cycle. I wanted a better life and knew it wasn't going to happen in California. I got offered a job in Thailand, so I got on the plane."



Kraig and Jane, the faces of Island Bar in Pattaya

Tommy knew his retirement check from the Army would stretch twice as far in Thailand as it would back home in DC. "I had plenty of choices for the next part of my life," he said. "Now I run my own restaurant with my family and I make new friends on a weekly basis. I didn't think this life was available to a guy like me in the US."

Mike Esposito should write a book on how to become an expat. He did a lot of research. He had a meticulous plan. And, he had the patience to visit every place he thought would be a viable candidate for the next chapter in his life. "I've spent way too much time outside the US to ever consider moving back there permanently. I know it's hard for Americans to hear, but there are a lot of places that are just better to live in."

Watching what's happening in America on the news can make me feel disconnected and out of touch sometimes. After 25 years in Thailand, I started wondering if I still have anything in common with Americans. Then I meet like-minded individuals like Kraig, Mike, and Tommy.

Kraig and I talked about music, old comic books, and real estate. Tommy and I talk about food, football, and our "glory days" in the military. Mike and I are the same age and can reflect on our circuitous paths to The Land of Smiles for several pints at a time.

Tommy is right... Americans are still the best thing about America... no matter where in the world you find them.

Where to Retire in *IL*'s Top 10 Destinations

Greece



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Greece combines a rich historical and cultural heritage with a Mediterranean lifestyle. With its affordable cost of living and stunning landscapes, Greece is an ideal destination for retirees seeking warm weather and a relaxed pace of life.

1. Athens

Athens, the cradle of Western civilization, seamlessly blends ancient history with modern urban life. Retirees can explore iconic landmarks like the Acropolis and the Parthenon or enjoy a stroll through the vibrant neighborhoods of Plaka and Monastiraki. The city offers excellent healthcare facilities, an efficient metro system, and a lively arts scene, including theaters,



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galleries, and music festivals. Athens' cost of living is relatively low compared to other European capitals, and housing options range from modern apartments to charming historic homes. The Athenian Riviera, with its beautiful beaches and luxury resorts, is just a short drive away.

2. Crete

Crete, the largest of the Greek islands, is a paradise for those seeking a blend of natural beauty and rich history. The island offers stunning beaches, rugged mountains, and ancient ruins, including the famous Palace of Knossos. Retirees can enjoy the island's vibrant cultural scene, with traditional music, dance, and festivals throughout the year. Crete also provides excellent healthcare services and a variety of affordable housing options, from seaside villas to mountain cottages. The island's warm climate and friendly local community make it a welcoming and comfortable place to retire.



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3. Thessaloniki

Thessaloniki, Greece's second-largest city, is known for its lively waterfront, rich cultural history, and vibrant food scene. The city offers a unique blend of Byzantine, Ottoman, and modern influences, with landmarks such as the White Tower and the Rotunda. Retirees can enjoy Thessaloniki's bustling markets, trendy cafes, and thriving arts scene, including theaters, galleries, and live music. The city also boasts excellent healthcare facilities and a lower cost of living than Athens. With its friendly atmosphere and diverse housing options, Thessaloniki provides a dynamic yet relaxed retirement experience.



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Panama



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Panama offers a seamless blend of modern amenities, natural beauty, and a low cost of living. Its Pensionado program provides retirees with significant discounts, while the country's tropical climate and friendly communities make it a welcoming destination.

1. Boquete

Boquete, in the lush Chiriquí Highlands, is a favorite among retirees who value a cool, temperate climate. Known as Panama's "Valley of Flowers," Boquete boasts stunning landscapes, including coffee plantations, waterfalls, and cloud forests. Outdoor enthusiasts can hike the famous Quetzal Trail or explore the Baru Volcano. Boquete also has a thriving expat community that organizes regular social and cultural events, such



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as farmers' markets, art exhibitions, and live music performances. The town offers excellent healthcare, modern infrastructure, and a range of affordable housing options, from cozy apartments to spacious homes with mountain views. With its laid-back pace and natural beauty, Boquete provides a peaceful yet vibrant lifestyle for retirees.

2. Panama City

Panama City is the country's cosmopolitan heart, combining a dynamic urban lifestyle with rich history and culture. The iconic Casco Viejo district, a UNESCO World Heritage Site, features colonial architecture, trendy cafes, and lively markets. Meanwhile, modern Panama City boasts a stunning skyline, world-class shopping, and a diverse dining scene. The city is also a hub for international banking and commerce, offering robust infrastructure and healthcare services. Retirees benefit from the convenience of city living while enjoying easy access to nearby beaches and natural attractions. Whether exploring vibrant neighborhoods or relaxing by the bay, Panama City provides endless opportunities for adventure and comfort.



©istockphoto.com/Cesar Aleman

3. Coronado

Coronado, located just an hour from Panama City, offers the best of both worlds: a tranquil beach lifestyle with urban conveniences close at hand. This well-established expat community features beautiful beaches, excellent golf courses, and a variety of restaurants and shops. Retirees in Coronado enjoy a relaxed pace of life, with regular social events, including weekly beach gatherings and community markets. The town also boasts modern healthcare facilities and international schools. Housing options range from oceanfront condos to spacious villas, all at competitive prices. Coronado's blend of natural beauty and modern amenities makes it an ideal choice for retirees looking for a peaceful yet connected lifestyle.



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Costa Rica

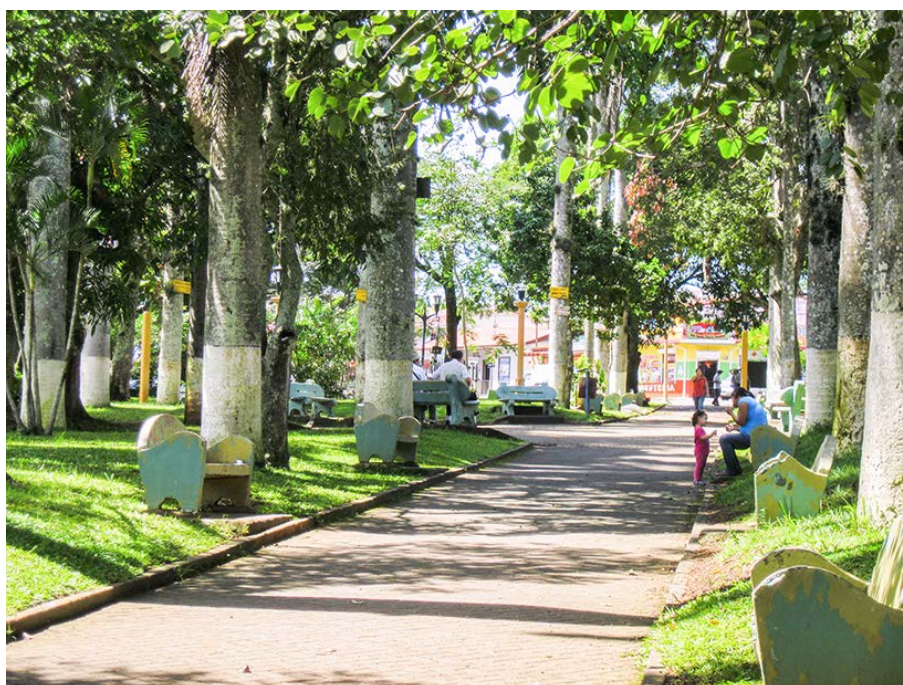


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Costa Rica is renowned for its biodiversity and commitment to sustainability. Retirees are drawn to its pura vida lifestyle, excellent healthcare system, and friendly expat communities. The country offers a peaceful, secure environment amid stunning natural beauty.

1. Atenas

Atenas, located in Costa Rica's Central Valley, is famous for its ideal climate, often described as the best in the world. This small town offers a tranquil lifestyle with stunning mountain views and lush greenery. Retirees enjoy fresh produce from local farmers' markets, while the town's central location provides easy access to the capital, San José, and its international airport.



©Jason Holland

Atenas has a strong expat community, offering numerous social and recreational activities. The town also boasts modern healthcare facilities and a variety of affordable housing options, making it an attractive choice for those seeking a relaxed, community-oriented retirement.

2. Tamarindo



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Tamarindo, on Costa Rica's Pacific Coast, is a lively beach town known for its vibrant atmosphere and world-class surfing. The town offers a diverse range of activities, including fishing, kayaking, and wildlife tours. Retirees can enjoy the town's bustling restaurant scene, featuring everything from local cuisine to international fare. Tamarindo has a growing expat community, which has led to the development of modern amenities such as healthcare clinics, international schools, and shopping centers. Housing options range from beachfront condos to hillside villas, providing something for every budget and lifestyle.

3. Grecia

Grecia is a charming town surrounded by coffee plantations and rolling hills. Its iconic red metal church stands as a symbol of the town's rich cultural heritage. Retirees in Grecia enjoy a peaceful lifestyle, with easy access to nearby national parks and the Poás Volcano. The town offers modern healthcare facilities, affordable housing, and a strong sense of community. Local festivals and markets provide opportunities for socializing and experiencing Costa Rican culture. Grecia's combination of natural beauty, modern conveniences, and affordability makes it an ideal retirement destination.



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Portugal



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Portugal's warm climate, affordable cost of living, and rich cultural heritage make it a top choice for retirees. Its excellent healthcare system and friendly communities ensure a high quality of life, while the Non-Habitual Resident (NHR) tax program offers significant financial benefits.

1. Lisbon

Lisbon, Portugal's vibrant capital, is a city of contrasts where historic charm meets modern convenience. The iconic yellow trams wind through neighborhoods like Alfama, known for its narrow streets and Fado music. Retirees can explore landmarks such as Belém Tower and Jerónimos Monastery or



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relax in waterfront parks along the Tagus River. Lisbon offers world-class healthcare, efficient public transportation, and a lively cultural scene, including museums, theaters, and festivals. Its mild climate makes outdoor dining and exploration enjoyable year-round. With a wide range of housing options and a relatively low cost of living compared to other European capitals, Lisbon is ideal for retirees seeking an urban lifestyle with a rich cultural backdrop.

2. The Algarve

The Algarve, Portugal's southernmost region, is renowned for its stunning beaches, dramatic cliffs, and charming towns. Retirees flock to cities like Lagos and Albufeira, where they can enjoy a relaxed pace of life, vibrant local markets, and fresh seafood. The Algarve is also a golfer's paradise, boasting some



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of Europe's best golf courses. The region's mild climate ensures plenty of sunny days for outdoor activities, from hiking in the Monchique Mountains to exploring coastal caves. Healthcare services are readily available, and the cost of living is affordable. Whether seeking a bustling beach town or a quiet fishing village, the Algarve offers something for every retiree.

3. Porto



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Porto, Portugal's second-largest city, captivates with its historic riverfront and world-famous port wine. The city's Ribeira district, a UNESCO World Heritage Site, features colorful buildings, cobblestone streets, and riverside cafes. Retirees can tour the wine cellars of Vila Nova de Gaia or visit cultural landmarks like the Livraria Lello bookstore and the Clerigos Tower. Porto's healthcare system is excellent, and its cost of living is lower than in Lisbon. The city offers a variety of housing options, from modern apartments to traditional townhouses. With its rich culture, affordable lifestyle, and friendly community, Porto is a perfect retirement destination.

Mexico



Mexico offers a vibrant cultural experience, diverse landscapes, and a low cost of living. Its excellent healthcare system, combined with warm weather and friendly communities, makes it a top destination for retirees from North America.

1. San Miguel de Allende

San Miguel de Allende is a colonial treasure nestled in the heart of Mexico. With its cobblestone streets, colorful facades, and stunning churches, the town exudes old-world charm. San Miguel is a haven for artists, with numerous galleries, workshops, and a thriving expat community that organizes cultural events throughout the year. The city's vibrant social scene includes music festivals, film screenings, and weekly markets offering handmade crafts and fresh produce. Housing options range from historic homes in the town center to modern villas on the outskirts. Retirees are drawn to the town's excellent healthcare, affordable lifestyle, and its unique blend of Mexican and international cultures.



2. Lake Chapala

Lake Chapala, Mexico's largest freshwater lake, is a serene retreat for retirees. The region, particularly the town of Ajijic, boasts a mild climate and picturesque views of the lake and surrounding mountains. Ajijic is known for its art galleries, vibrant festivals, and a strong expat community that hosts social events and workshops. The area offers a variety of outdoor activities, including hiking, bird-watching, and boating. Retirees benefit from affordable living, modern healthcare facilities, and proximity to Guadalajara, a major city with all the conveniences of urban life.



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3. Playa del Carmen



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Playa del Carmen, located on the Riviera Maya, is a tropical paradise with white sandy beaches and turquoise waters. The town offers a cosmopolitan vibe, with upscale restaurants, boutique shops, and a lively nightlife. Retirees can explore nearby attractions such as the Mayan ruins in Tulum or the island of Cozumel. Playa del Carmen also has a growing expat community and excellent healthcare services. Housing options vary from beachfront condos to gated communities, catering to different budgets and lifestyles. The town's mix of relaxation and adventure makes it an ideal retirement destination.

Italy



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Italy offers a captivating blend of history, art, and stunning landscapes, making it a top destination for expats. With its rich culture, world-class cuisine, and relatively affordable living costs outside major cities, Italy provides an enviable lifestyle for those looking to embrace the charm of Europe.

1. Tuscany

Tuscany is famous for its picturesque landscapes of rolling hills, vineyards, and cypress trees. Cities like Florence and Siena offer rich cultural experiences, while smaller towns like Volterra provide a more tranquil lifestyle. Despite its popularity, some areas of Tuscany, like Volterra, remain affordable with a lower cost of living than nearby Florence or Siena. Expats here enjoy a vibrant lifestyle with local wine, fresh produce, and frequent cultural events like festivals and art exhibitions.



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2. Lake Como



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Lake Como, Italy's deepest lake, is renowned for its stunning natural beauty and luxurious lifestyle. Expats in the region enjoy a mix of tranquility and sophistication, with charming lakeside villages like Bellagio offering historic villas and scenic views. The area boasts excellent connectivity to Milan and a unique microclimate that ensures mild winters and warm summers.

3. Umbria

Known as the “Green Heart of Italy,” Umbria offers expats a serene lifestyle surrounded by lush landscapes and medieval architecture. Towns like Assisi and Città della Pieve are rich in history and culture, providing a slower pace of life with affordable property options. Expats benefit from vibrant local markets, low property taxes, and easy access to Italy's larger cities via a well-connected transport system.



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France



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France offers retirees a sophisticated lifestyle with its rich history, world-class cuisine, and exceptional healthcare system. From charming villages to bustling cities, the country provides a diverse range of retirement options.

1. Provence



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Provence, located in southeastern France, is famed for its lavender fields, olive groves, and historic towns. Retirees can enjoy a Mediterranean lifestyle, with warm summers, mild winters, and plenty of sunshine. Towns like Aix-en-Provence offer vibrant markets, art galleries, and cultural festivals. The region's scenic countryside is perfect for outdoor activities such as hiking and cycling. Healthcare in Provence is excellent, with modern facilities and a high standard of care. The cost of living varies depending on the location, but retirees can find affordable housing in smaller villages while enjoying the region's natural beauty and relaxed pace of life.

2. Dordogne

Dordogne, in southwestern France, is a picturesque region known for its medieval castles, lush landscapes, and charming villages.

The area is ideal for retirees who appreciate a slower pace of life and a strong sense of community. Dordogne

offers a variety of cultural experiences, including music festivals, farmers' markets, and historical reenactments. The region is also renowned for its cuisine, featuring local specialties such as foie gras and truffles. Housing in Dordogne is affordable, with options ranging from rustic farmhouses to modern apartments. The region's excellent healthcare and tranquil environment make it a perfect place for retirement.



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3. Languedoc

Languedoc, situated along the Mediterranean coast, offers a mix of vibrant cities, historic towns, and scenic countryside. Retirees in

Languedoc can explore Roman ruins in Nîmes, stroll along the canals of Sète, or relax on the beaches of Montpellier. The region is known

for its wine production, with numerous vineyards offering tours and tastings. Languedoc also has a thriving cultural scene, with theaters, museums, and music festivals. Healthcare services are readily available, and the cost of living is relatively low compared to other parts of France. Retirees enjoy a high quality of life in this diverse and beautiful region.



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Spain



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Spain combines a warm Mediterranean climate, vibrant culture, and affordable living costs, making it an attractive option for retirees. Its excellent healthcare system and diverse landscapes ensure a comfortable and fulfilling retirement.

1. Costa del Sol



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Costa del Sol, located in southern Spain, is known for its stunning beaches, sunny weather, and lively atmosphere. Towns like Málaga and Marbella offer a mix of modern amenities and traditional Andalusian charm. Retirees can enjoy outdoor activities year-round, from golfing on world-class courses to exploring scenic coastal trails. The region boasts a vibrant cultural scene, with art galleries, music festivals, and traditional flamenco performances. Costa del Sol also offers excellent healthcare facilities and a wide range of housing options, from beachfront apartments to luxury villas.

2. Valencia

Valencia, Spain's third-largest city, offers a perfect blend of history, modernity, and seaside living. Known for its futuristic City of Arts and Sciences, Valencia also boasts a historic old town with charming plazas and ancient landmarks. The city's Mediterranean climate ensures mild winters and warm summers, perfect for enjoying its parks and beaches. Retirees can savor local delicacies such as paella, explore bustling markets, and participate in the city's vibrant festivals. Valencia's healthcare system is highly regarded, and the cost of living is more affordable than in larger cities like Madrid or Barcelona.



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3. Seville

Seville, the capital of Andalusia, is a city of rich history and vibrant culture. Known for its iconic landmarks such as the Alcázar and the Seville Cathedral, the city offers a blend of Moorish and Gothic architecture. Seville is famous for its lively flamenco scene, colorful festivals like Feria de Abril, and delicious tapas culture. Retirees can enjoy a relaxed pace of life, with plenty of parks, riverside walks, and outdoor cafes. The city also provides excellent healthcare and affordable housing, making it a popular choice for those seeking a culturally rich retirement destination.



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Thailand



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Thailand, known as “The Land of Smiles,” captivates retirees with its warm climate, welcoming locals, and affordable cost of living. Its modern healthcare system and vibrant culture make it an increasingly popular destination for expats.

1. Chiang Mai



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Chiang Mai, located in northern Thailand, offers a tranquil escape from the hustle of Bangkok. Surrounded by lush mountains, this city is known for its historic temples, vibrant night markets, and rich cultural heritage. Retirees can participate in a range of activities, from yoga and meditation retreats to cooking classes and trekking adventures. Chiang Mai has a large expat community and provides affordable housing, modern healthcare, and a slower pace of life. Its combination of natural beauty and cultural richness makes it a top choice for retirees seeking peace and inspiration.

2. Hua Hin

Hua Hin, a seaside resort town, is a favorite for retirees who want the convenience of city amenities with a laid-back beach lifestyle. Known for its long sandy beaches, Hua Hin also offers excellent golf courses, luxury spas, and a bustling night market. The town is just a few hours from Bangkok, making it an accessible getaway.

Retirees enjoy a range of housing options, from beachfront condos to gated communities, along with modern healthcare facilities. Hua Hin's blend of relaxation and convenience makes it an attractive retirement destination.



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3. Bangkok

Bangkok, Thailand's vibrant capital, offers retirees a dynamic urban lifestyle. The city is a hub of cultural, culinary, and shopping experiences, from the Grand Palace and floating markets to high-end malls and street food stalls. Bangkok boasts a well-developed public



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transportation system, including the BTS Skytrain and MRT subway, ensuring easy navigation around the city. The healthcare system is excellent, with numerous internationally accredited hospitals. Housing options range from luxury high-rise apartments to affordable suburban homes. For retirees seeking excitement and comfort, Bangkok is the place to be.

Malaysia



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Malaysia offers a unique blend of modern infrastructure, cultural diversity, and natural beauty. With its affordable cost of living and the Malaysia My Second Home (MM2H) program, it's an increasingly popular destination for retirees seeking a warm, tropical climate.

1. Penang

Penang, often called the “Pearl of the Orient,” is a vibrant island known for its colonial architecture, street art, and world-class street food. George Town, the island’s capital, is a UNESCO World Heritage Site and offers a mix of old-world charm and modern amenities. Retirees can enjoy exploring the island’s rich cultural heritage, from historic temples to traditional markets.



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Penang also offers excellent healthcare facilities, including internationally accredited hospitals. Housing options range from luxury condos with sea views to affordable apartments in quieter neighborhoods. The island’s tropical climate and laid-back lifestyle make it a perfect retirement destination.

2. Kuala Lumpur

Kuala Lumpur, Malaysia's bustling capital, combines the modern conveniences of a global city with a rich cultural tapestry. Iconic landmarks such as the Petronas Towers and Batu Caves attract visitors, while neighborhoods like Bangsar and Mont Kiara offer a vibrant expat community. The city boasts a well-developed healthcare system, international

schools, and an efficient public transport network. Retirees can enjoy diverse culinary experiences, world-class shopping, and a variety of cultural festivals. Kuala Lumpur's housing market caters to different budgets, from luxury high-rises to more modest suburban homes.



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3. Langkawi

Langkawi, an archipelago of 99 islands, is known for its stunning beaches, clear waters, and lush jungles. The island's duty-free status makes it an affordable choice for retirees looking to enjoy a relaxed, tropical lifestyle. Langkawi offers a range of outdoor activities,



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including snorkeling, hiking, and exploring its famous mangroves. Despite its relatively small size, the island has modern healthcare facilities, shopping centers, and a growing expat community. Housing options range from beachfront villas to hillside retreats, providing plenty of choice for those seeking a serene retirement setting.

Full List: The World's Top Retirement Destinations

1. Greece



Climate: Temperate

Capital City: Athens

Currency: Euro

Population: 10,461,091 (2024 est.)

Greece is gorgeous. Of its hundreds of islands and islets, 166 are inhabited—so there is bound to be an island for you. Or consider the Peloponnese mainland—stunningly attractive, but barely known to North Americans.

Greece still holds onto a lot of its customary charm: particularly the islands, with their white-washed houses on stony hills; black-clad women delivering citrus and vegetables, carried by panniered donkeys to local *tavérnas* (taverns); leathery old fishermen sitting around in the sun, passing the time of day.

Even though tourism continues to make inroads into the traditional way of life, there is still something quite timeless about the whole scene. One fortuitous result of the extensive tourism trade is that many of the larger islands also have airports with connections to Athens, and (in peak seasons) with major European cities.

Speaking of the capital city, Athens draws millions of visitors from all over the world every year. Of course, the ancient ruins of the Parthenon, and other remains of Greek classical antiquity, have a huge part to play in that. Everyone should stand before these vestiges of civilization's birth and marvel, at least once in their lives.

Learn more about Greece here: <https://internationalliving.com/countries/greece/>.

2. Panama



Climate: Tropical maritime

Capital City: Panama City

Currency: US dollar, Panamanian balboa

Population: 4,470,241 (2024 est.)

Why do so many expats choose Panama? Often the intangibles... the feel of a place... play a big role. But there are also a lot of concrete, quantifiable reasons Panama is so appealing, starting with its modern infrastructure.

Panama's cosmopolitan capital, Panama City, is the only true First World city in Central America. The beautifully maintained Pan-American Highway runs the breadth of the country, making travel easy. High-speed internet and cell coverage are remarkable... as are the power, air, and water quality.

For expats from the US, Panama is also convenient because the currency is the US dollar. No matter where you're from, you're likely to appreciate the fact that there are many English speakers in Panama, especially among the well-trained medical community. The hub that is Tocumen International Airport makes it easy to fly from Panama to nearly anywhere in the world... often with no layovers.

Learn more about Panama here: <https://internationalliving.com/countries/panama/>.

3. Costa Rica



Climate: Tropical and subtropical

Capital City: San José

Currency: Costa Rican colón

Population: 5,265,575 (2024 est.)

Costa Rica is a beautiful country, with long stretches of deserted and undeveloped beaches... dense jungles teeming with exotic wildlife... towering volcanoes, lush green valleys, and hundreds of crystal-clear lakes and rivers...

Not only that, but the country offers a great climate year-round, neighborly atmosphere, no-hassle residence programs, excellent healthcare, a stable democracy, and safety and security. It doesn't hurt that many retired couples report living well on \$2,000 a month—that includes all their costs.

For these reasons, as well as the welcoming locals who are warm and friendly to new foreign neighbors, Costa Rica has been an expat haven for more than 30 years.

Learn more about Costa Rica here: <https://internationalliving.com/countries/costa-rica/>.

4. Portugal



Climate: Maritime temperate

Capital City: Lisbon

Currency: Euro

Population: 10,207,177 (2024 est.)

Rocky, rugged Atlantic coasts where salt spray mists the air... green hills and winding country roads... medieval towns perched above deep river gorges... graceful cities of broad boulevards and bustling cafés...

Portugal, continental Europe's westernmost country, lies quietly in the shadow of the larger, more boisterous Spain. With a sliver of coastline and an interior that can take you back centuries in time, Portugal in many ways still belongs to an earlier era. People are friendly and courteous, with an almost courtly manner. Family and friends are important, and people know their neighbors and the local shopkeepers. Ancient buildings look worn and lived-in, and quiet, cobbled lanes wind through seaside villages.

This is Europe as it used to be. Though modernity is overtaking Portugal quickly, you can still enjoy an old-style, Old-World life here.

Learn more about Portugal here: <https://internationalliving.com/countries/portugal/>.

5. Mexico



Climate: Varies from tropical to desert

Capital City: Mexico City

Currency: Mexican peso

Population: 130,739,927 (2024 est.)

As many as 1 million US and Canadian citizens already call Mexico their home, with more joining them all the time. In terms of numbers, Mexico is the most popular expat destination for North Americans *in the world*. This should come as no surprise, actually. Mexico has a lot to recommend it.

Convenience, for one thing: From the US and Canada, you can drive to Mexico—in your own car—or fly there in a few hours, in most cases. Mexico offers many of the First-World conveniences we're used to—including good highways, plenty of airports, reliable telephone service, and fast internet connections.

And thanks to Mexico's large size and varied geography, those moving here have so many choices... little silver-mining towns where the winding streets seem to head up to the clouds... fishing villages where you can rise at dawn to buy the day's catch fresh from returning fishermen... beach towns where the sound of surf and the tang of salt water linger in the air... and cosmopolitan cities.

Learn more about Mexico here: <https://internationalliving.com/countries/mexico/>.

6. Italy



Climate: Mediterranean in the south; alpine in the north

Capital City: Rome

Currency: Euro

Population: 60,964,931 (2024 est.)

Italy has a staggering amount to offer travelers... and residents. Romantic cities, timeless hill towns, snowy mountains, idyllic islands, vineyard-covered countryside, and a rivetingly beautiful coastline. Plus, outside the major cities, homes start at a mere \$50,000—or less.

Expats in Italy say they love not only the art, culture, impressive architecture, world-renowned food, and easy access to the rest of Europe, but also the slower pace of life and the culture that prioritizes family and friends over work and to-do lists.

This is the very definition of the sweet life. It's about surrounding yourself with people you love, taking the time to enjoy even the simplest things—a delicate zucchini blossom, a well-made cup of coffee, the feeling of sand between your toes—and prioritizing the important things in life.

Learn more about Italy here: <https://internationalliving.com/countries/italy/>.

7. France



Climate: Cool winters, mild summers; Mediterranean warmth along the coast

Capital City: Paris

Currency: Euro

Population: 68,374,591 (2024 est.)

La vie Française. Imagine relaxing in the garden of your own French home, a pretty stone cottage set among orchards, vineyards, and flowery meadows. The sun is shining; there's not a cloud in the sky. The only sound is the drone of honeybees and the blissful strains of one of Satie's *Gymnopédies* playing in the background. You've just returned from the market, and now you're savoring the thought of lunch. It's such a perfect day you decide to dine picnic-style, spread out over an old oak table under a shady canopy of trees.

Freshly baked baguettes, a ripe Camembert cheese, a tangy ratatouille of tomatoes, peppers, and eggplant—and don't forget to add those deliciously plump black olives straight from the stallholder's barrel. Glass of chilled Chablis in hand, you sit happily planning your next day's adventures.

This pleasant-sounding lifestyle can be more than just a daydream. *La belle France* (beautiful France) has all the ingredients that we look for: a good climate, unspoiled countryside, top-notch culture, excellent healthcare, colorful traditions and history, and, of course, the glitter and sophistication of Paris. It's not surprising that France is the world's favorite destination, receiving approximately 80 million foreign visitors each year.

Learn more about France here: <https://internationalliving.com/countries/france/>.

8. Spain



Climate: Temperate

Capital City: Madrid

Currency: Euro

Population: 47,280,433 (2024 est.)

Picture a sun-drenched, whitewashed house with a shady courtyard, perched on a cliff-top site in Spain. With the deep blue sea beyond, and an olive grove nearby, it's the stuff of which fantasies are made.

Beaches... mountains... fabulous cities... colorful festivals, and, of course, sunshine almost everywhere. It's not surprising that Spain is the most popular country for Europeans seeking a home overseas. Now North Americans, too, are starting to see the allure of Spain for laidback yet cultured European life.

In Spain, you'll find a lively, outgoing lifestyle and some of the best food and wine around. Life here is meant to be enjoyed, and hanging out is an art. And, even better, it all comes at an affordable price: Spain has one of the lowest costs of living in Europe. So if you've ever dreamed of a romantic, affordable European lifestyle, take a look at Spain.

Learn more about Spain here: <https://internationalliving.com/countries/spain/>.

9. Thailand



Climate: Tropical

Capital City: Bangkok

Currency: Thai baht

Population: 69,920,998 (2024 est.)

For years, its warm climate, inexpensive cost of living, and laidback lifestyle in Thailand have attracted tourists and expats from around the world for both short-term and long-term stays.

Some of the world's most beautiful beaches are located in the south of the country. From the bustling seaside resorts of Koh Samui and Pattaya, to the more tranquil islands of Phi Phi and Lanta, there is something for everyone who dreams of retirement in the tropics.

Thailand is a great place to live—full- or part-time. After spending time in the country, many expats are told by their friends that they look 10 years younger. With the wonderful weather, great food, inexpensive healthcare, and friendly local residents, it is not difficult to understand why many choose to call Thailand their second home.

Learn more about Thailand here: <https://internationalliving.com/countries/thailand/>.

10. Malaysia



Climate: Tropical

Capital City: Kuala Lumpur

Currency: Malaysian ringgit

Population: 34,564,810 (2024 est.)

Malaysia is a former British colony—an exciting mix of Asian exoticism, cutting-edge modernity, and the grand colonial opulence of the Victorian era. Beyond the lofty skyscrapers of the capital, Kuala Lumpur, and the bustling expat community of Penang, its dramatic canvas is embroidered with tropical beaches, mountains, dense rainforest, and vivid green tea plantations. And, it's the most popular retirement haven for expats in Southeast Asia.

Along with foreign expats from around the globe, the country is home to Malay Malays, Chinese Malays, Hindu Malays, and Sikh Malays. And there are still traces of the British influence. Throughout the Muslim world, there's probably no more liberal country.

Malaysia has great infrastructure and foreigners are allowed to own properties freehold, has no inheritance tax, and places no tax on income repatriated from overseas.

Learn more about Malaysia here: <https://internationalliving.com/countries/malaysia/>.

11. Ecuador



Climate: Tropical along the coast, cooler in the highlands

Capital City: Quito

Currency: US dollar

Population: 18,309,984 (2024 est.)

Sell your winter clothes, and prepare for the adventure of your lifetime. In Ecuador, nearly every cliché you’ve heard about living large on little money is true. From snow-capped volcanoes to dense Amazon jungle, from sun-drenched Pacific beaches to the famous Galápagos Islands, Ecuador is a place of astounding natural beauty. Ecuador also offers a high quality of life. It’s a land of opportunity, which boasts one of the larger middle classes in South America.

Ecuador lies in the northwestern corner of South America, bordered by Colombia to the north, Peru to the south and east, and the Pacific Ocean to the west. At just 175,807 square miles (about the size of Nevada) Ecuador’s small size belies its incredible diversity.

The Andes Mountains form Ecuador’s backbone, and from the top of Mount Chimborazo at 20,600 feet (6,310 meters), the mountains descend on the east to dense tropical rainforests and on the west to balmy Pacific beaches. In between, you’ll find more climates, cultures, and natural wonders than almost any place on earth.

Learn more about Ecuador here: <https://internationalliving.com/countries/ecuador/>.

12. Malta



Climate: Mediterranean

Capital City: Valletta

Currency: Euro

Population: 469,730 (2024 est.)

Malta has the beautiful Mediterranean Sea, a warm and sunny climate, and a peaceful lifestyle waiting to be lived. Anchored almost in the center of the Mediterranean Sea, 60 miles from the Italian island of Sicily, Malta isn't a mainstream destination for North American tourists. In fact, it's probably no exaggeration to say that few of your friends and colleagues will have an inkling as to where this little island is.

For discerning travelers with a love of culture, history, and excellent weather, that's good news. It's a treat to come across places that haven't had all the charm and identity crushed out of them by the hordes of visitors who have landed on their shores.

First-World standards of service and infrastructure, a wealth of historical and architectural treasures (including nine UNESCO World Heritage Sites), world-class golf courses, and the sparkling Mediterranean—all in a country one-tenth the size of Rhode Island—ensures that this tiny island will keep you occupied.

Learn more about Malta here: <https://internationalliving.com/countries/malta/>.

13. Uruguay



Climate: Warm temperate

Capital City: Montevideo

Currency: Uruguayan peso

Population: 3,425,330 (2024 est.)

Are you looking for a true safe haven in Latin America? If so, you need to know about Uruguay—a politically, economically, and socially stable country with a mild climate free of earthquakes and hurricanes.

Uruguay is also among the top countries in the region when it comes to infrastructure. Here, you'll find the best overall road system, the most reliable electrical grid, and one of the fastest overall internet speeds in Latin America. You'll also find quality medical care, safe drinking water, and good public transportation.

Even though Uruguay is a small country, it offers a variety of lifestyle options. Choose among places like Montevideo, the capital city with an active cultural scene; Punta del Este, the continent's most sophisticated beach resort; La Paloma, a small beach town on the Atlantic coast; or a small farm or rural town in Uruguay's countryside.

Learn more about Uruguay here: <https://internationalliving.com/countries/uruguay/>.

14. Ireland



Climate: Temperate maritime

Capital City: Dublin

Currency: Euro

Population: 5,233,461 (2024 est.)

Ireland is just like you have probably imagined. It really does come with a storybook landscape of castles, sheer cliffs, and swans gliding across looking-glass lakes. There are old-fashioned horse fairs, cozy pubs where fiddle music rings out into the night, and seaside towns with houses painted all shades of the paint-box.

Green fields are hemmed with little stone walls. Cheery farmers wave at you from tractors. Narrow lanes are the haunt of stray sheep, stray cows, and the occasional stray donkey. And you are never too far away from a beach, a fishing spot, a golf course, or a literary gathering.

One of the joys of living in Ireland is the changing seasons. Thanks to the Gulf Stream, it rarely gets bitterly cold. Even in winter, you can be out and about. Sure, there's a rain shower now and again—but without them you would never see a rainbow.

Learn more about Ireland here: <https://internationalliving.com/countries/ireland/>.

15. Colombia



Climate: Tropical along the coast, cooler in highlands

Capital City: Bogotá

Currency: Colombian peso

Population: 49,588,357 (2024 est.)

Lush green coffee plantations along the Andes Mountains, sparkling crystal beaches, and Sierra Nevada de Santa Marta—the 18,700-foot, snow-capped mountain that is only 26 miles from the Caribbean Coast.

Colombia is the second most bio-diverse country in the world. Located in the north of South America, it has coastline on both the Caribbean Sea and the Pacific Ocean, borders the Darien jungle to its west, and the Amazon to its east. With 1,889 species of birds, Colombia is home to 20% of all species on earth.

All this gorgeous scenery is a backdrop to one of the best things about Colombia—its warm, accepting people. Happy to share their country with foreigners, the Colombians will welcome you into their communities with music, dancing, interesting local food, and of course festivals.

Life in Colombia varies from laidback, relaxing beach living in the coastal town of Taganga, to the culture-rich capital city of Bogotá. Many cities in Colombia offer a first-world lifestyle for significantly less than the cost of living in the US.

Learn more about Colombia here: <https://internationalliving.com/countries/colombia/>.

16. Belize



Climate: Tropical

Capital City: Belmopan

Currency: Belize dollar

Population: 415,789 (2024 est.)

Over 200 pristine cayes (islands) are scattered along Belize's coastline—each surrounded by crystal clear, turquoise seawater that teems with brilliant fish, coral, and sponges.

A favorite pastime on the cayes is to relax in a hammock, under a gently swaying coconut palm, while sipping an icy Belikin beer, or a pina colada... It's the perfect spot to relax and watch the frothy white waves wash against the Mesoamerican barrier reef... For those who live on a caye, the living reef is so close it's a visible touchstone, a reminder of its many wonders. Diving, snorkeling, fishing, kayaking, sailing, and surfing are pleasant activities in the shallow waters inside the protection of the reef...

But Belize offers much more than the beauty of the Caribbean Sea and Mesoamerican reef. It's complimented by the lush, wild jungles of the Maya Mountains, with tumbling rivers, mysterious Maya ruins, and awe-inspiring rainforests.

Belize offers other advantages. As a British Commonwealth country, English is the primary language, making it easy for expats to transition.

Learn more about Belize here: <https://internationalliving.com/countries/belize/>.

17. Nicaragua



Climate: Tropical with Pacific lowlands and Caribbean coast

Capital City: Managua

Currency: Córdoba

Population: 6,676,948 (2024 est.)

Nicaragua is a country of stunning natural contrasts—volcanoes rise above shimmering lakes, and long stretches of pristine Pacific and Caribbean coastlines offer golden sands and turquoise waters. This is a land where life moves at a slower, more peaceful pace, and the cost of living remains one of the lowest in the Americas.

Retirees here enjoy a warm climate year-round, affordable healthcare, and a low cost of real estate. Charming colonial cities like Granada and León offer walkable streets, lively markets, and rich history, while beach towns like San Juan del Sur provide access to surf, sunsets, and a laid-back lifestyle.

With a friendly local population and a growing expat presence, Nicaragua offers a relaxed, affordable lifestyle in a setting that feels a world away—but is just a short flight from North America.

Learn more about Nicaragua here: <https://internationalliving.com/countries/nicaragua/>.

18. Vietnam



Climate: Tropical

Capital City: Hanoi

Currency: Vietnamese dong

Population: 105,758,975 (2024 est.)

Vietnam is a country where ancient traditions meet modern lifestyles, creating a dynamic and vibrant environment for expats. Its cities bustle with energy, while its rural areas remain serene and steeped in history.

For expats, Vietnam presents an appealing combination of affordability and quality of life. In cities like Hanoi and Ho Chi Minh City, a couple can live comfortably for less than \$2,000 per month, including rent, dining, and transportation. The cost of living is even lower in smaller cities like Da Nang and Nha Trang, where stunning beaches and a welcoming expat community complement a relaxed pace of life.

Whether you're drawn to the dynamic urban centers, the tranquil countryside, or the picturesque coastal towns, Vietnam offers a lifestyle that balances modern convenience with deep cultural roots. Its affordability, rich culture, and warm hospitality make it an ideal destination for expats seeking adventure and comfort.

Learn more about Vietnam here: <https://internationalliving.com/countries/vietnam/>.

19. Croatia



Climate: Mediterranean along the coast; continental inland

Capital City: Zagreb

Currency: Euro

Population: 4,150,116 (2024 est.)

Croatia is a jewel of the Adriatic, where Roman ruins, medieval villages, and sun-drenched islands converge to create one of Europe's most scenic and affordable destinations. From the terracotta rooftops of coastal towns like Split and Dubrovnik to the rolling vineyards of Istria and the café culture of Zagreb, Croatia offers Old-World charm with modern comforts.

The country boasts more than 1,000 islands, crystal-clear waters, and a Mediterranean climate along the coast. Inland, the scenery shifts to lakes, rivers, and mountains. Healthcare is high-quality and affordable, and the cost of living is generally lower than in Western Europe.

Croatia is part of the European Union and the Schengen Area, making it an attractive base for those who want to explore the continent while enjoying a laid-back lifestyle by the sea.

Learn more about Croatia here: <https://internationalliving.com/countries/croatia/>.

20. Dominican Republic



Climate: Tropical Caribbean

Capital City: Santo Domingo

Currency: Dominican peso

Population: 10,815,857 (2024 est.)

The Dominican Republic offers an easygoing Caribbean lifestyle with a low cost of living, stunning beaches, and modern amenities. It's the most geographically diverse country in the Caribbean, with lush mountains, fertile valleys, colonial cities, and more than 1,000 miles of coastline.

Whether you're drawn to beach towns like Las Terrenas and Cabarete, or the culture and convenience of cities like Santo Domingo, there's a place here for every taste. The infrastructure is strong, with six international airports, good roads, and fast internet access.

Expats enjoy affordable housing, quality healthcare, and a lively, welcoming culture. With year-round warm weather and plenty of direct flights from North America and Europe, the Dominican Republic is a practical and appealing retirement destination.

Learn more about the Dominican Republic here: <https://internationalliving.com/countries/dominican-republic/>.

21. Montenegro



Climate: Mediterranean and continental

Capital City: Podgorica

Currency: Euro

Population: 599,849 (2024 est.)

Montenegro, a small but stunning country on the Adriatic Sea, offers expats an alluring blend of natural beauty, rich history, and Mediterranean charm. Along its 180-mile coastline, dramatic cliffs give way to hidden coves and picturesque beaches. The Bay of Kotor, a UNESCO World Heritage site, is often compared to a fjord, with its emerald waters and medieval towns like Kotor and Perast. Expats living here enjoy a backdrop of ancient stone buildings, red-tiled roofs, and bustling waterfronts, all steeped in centuries-old history.

Beyond its coastline, Montenegro's interior boasts awe-inspiring mountain ranges and national parks. Durmitor National Park is a playground for outdoor enthusiasts, with its glacial lakes, deep canyons, and hiking trails that lead to some of the Balkans' highest peaks. The Tara River Canyon, one of the world's deepest, is perfect for whitewater rafting, offering both adrenaline and stunning scenery.

Montenegro's appeal extends beyond its natural beauty. Its warm, Mediterranean climate allows for year-round enjoyment of its outdoor spaces, and the cost of living is surprisingly low compared to other European destinations.

Learn more about Montenegro here: <https://internationalliving.com/why-montenegro-is-the-perfect-home-base-for-exploring-europe/>.

22. Bali, Indonesia



Climate: Tropical

Capital City: Denpasar (regional)

Currency: Indonesian rupiah

Population: 281,562,465 (Indonesia total, 2025 est.)

Bali, often referred to as the “Island of the Gods,” is a tropical haven that combines stunning natural landscapes with a rich cultural heritage. This Indonesian island is famous for its terraced rice paddies, dramatic volcanic mountains, and idyllic beaches. Expats are drawn to Bali’s laid-back lifestyle, where mornings often begin with yoga on the beach and afternoons are spent exploring vibrant markets or relaxing in serene jungle retreats.

The southern beaches of Bali, such as Seminyak, Nusa Dua, and Jimbaran, offer golden sands and world-class surf spots. Uluwatu, perched on cliffs overlooking the Indian Ocean, is renowned for its stunning sunsets and traditional Kecak dance performances. For those seeking tranquility, the inland town of Ubud is a hub for wellness and creativity, surrounded by lush rainforests, art galleries, and spiritual retreats.

Learn more about Bali here: <https://internationalliving.com/countries/indonesia/bali/>.

23. Roatán, Honduras



Climate: Subtropical

Capital City: Coxen Hole

Currency: Honduran lempira, US dollar

Population: 10,432,860 (Honduras total, 2025 est.)

The verdant, jungle-covered hills of Roatán rise suddenly from the vivid blue sea. It's a tropical paradise... without the high costs you might expect from a Caribbean destination.

These days a small but active group of retirees and other expats live on this long and narrow island, whose total population is about 80,000.

They share 32 square miles of white-sand beaches, undeveloped natural areas, funky tourist-oriented beach towns, traditional fishing villages, bustling market towns, and more.

If you're searching for a warm-weather climate, a lower cost of living, slower pace, surrounded by natural beauty... with plenty of services and amenities, retirement on Roatán could be worth a closer look.

Learn more about Roatán here: <https://internationalliving.com/countries/honduras/roatan-honduras/>.

24. Sri Lanka



Climate: Tropical monsoon, warm year-round

Capital City: Sri Jayawardenepura Kotte / Colombo

Currency: Sri Lankan rupee

Population: 21,982,608 (2024 est.)

Sri Lanka is a lush, island paradise known for its diverse landscapes—golden beaches, misty tea plantations, ancient temples, and wildlife-filled national parks. Whether you're strolling through a historic city, hiking a forested hillside, or relaxing on the coast, the island offers a deep sense of serenity and beauty.

Warm weather and low costs are part of the appeal. Healthcare is accessible and inexpensive, local markets overflow with fresh produce, and housing is surprisingly affordable in many areas. Towns like Galle and Kandy offer both cultural richness and natural beauty, while coastal villages provide relaxed living with ocean views.

With friendly locals, a rich cultural heritage, and one of the lowest costs of living in Asia, Sri Lanka is an inviting choice for adventurous retirees.

Learn more about Sri Lanka here: <https://internationalliving.com/why-we-have-decided-to-spend-half-the-year-living-in-sri-lanka/>.