

SPAIN





Why Spain?

- Easy access to all of Europe.
- Diverse lifestyle options, from cosmopolitan city living to coastal or mountain villages.
- Sophisticated, cosmopolitan urban life.
- Historic towns and cities.
- Dozens of coastal living options.
- Rural, mountain retreats.



At A Glance

- **Residency Visas**

- Best options available for retirees: “**retirement**” and “**non-lucrative**”.
- “**Golden**” visa and work visa are other possibilities.

- **Health Care**

- **Public and private health systems** operate – retirees (or “jubilados”) usually use private insurance for access to private facilities - complete care for a 68-year-old is €155 /mo. (€1 = \$1.18).

- **Ease of Access**

- Two international flight hubs in **Madrid** and **Barcelona**.
- Many low-cost European airlines operate in secondary cities.

Country Pros

- Very affordable cost of living in non-urban areas.
- Easy access to rest of Europe.
- Madrid—top city lifestyle in Europe.
- Geographic diversity.
- Culturally rich – Mediterranean beaches to the Pyrenees mountains.

Country Cons

- Economy recovering from recession—high unemployment (14% vs. 26% post-crisis high)
- Minimum income requirement for retiree-emigrants is €25,000 for a single person and over €30,000 for a couple.
- Bureaucracy—lots of red tape.
- Seasonal weather extremes in parts – Madrid and Seville can reach well over 100° (F) in summer and winter can be cold and rainy.

Barcelona





Barcelona Pros

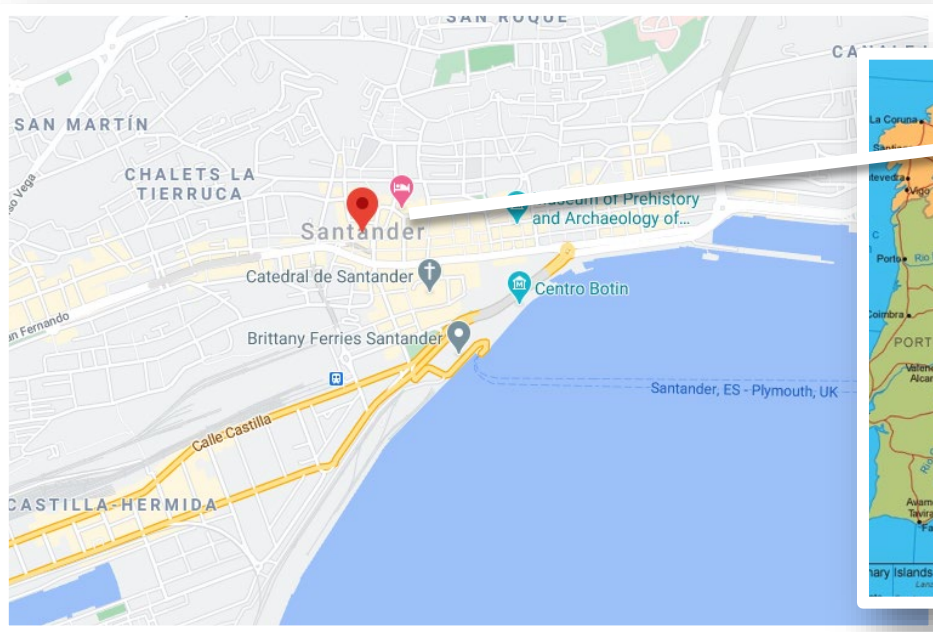
- Easy access to the Costa Brava, Pyrenees and France
- Great cultural scene
- Beach and city life
- Fantastic food scene
- English widely spoken
- Low-cost airlines
- High speed trains
- Ferry services to Balearics



Barcelona Cons

- Lots of tourists most of the year (not August)
- Petty crime is constant
- Hot and sticky in July and August
- Strongly Catalan/separatist movement - anti-Madrid sentiment
- Property prices higher than most other Spanish cities

Santander





Santander Pros

- Green and lush scenery
- Beautiful beaches
- History and culture
- Great for water sports, especially sailing
- Great for lovers of seafood
- Ferry service direct to UK and northern European ports
- Good road network to France
- Mostly Spanish tourists
- Low crime rate
- University town



Santander Cons

- Relatively high rainfall, hence green and lush*
- No guarantee of hot, dry summer
- Limited tourist influence, so not as cosmopolitan as Barcelona or Madrid
- Only has regional airport so have to connect through Madrid for flights to US.

Santander

Santander has a damp, mild and Atlantic climate”. It has fairly constant average winter temperatures between 46F to 53F, while the summers rarely go above 86F. On the plus side, it is very rare for snow to fall, but it does rain, so expect it every month and the most (up to 7”) in November. That is the reason why it is called the Costa Verde—the Green Coast!



Cádiz Pros

- **Weather** –among European cities Cádiz has the second warmest winter.
- **Historic** coastal southern city on the Mediterranean. Oldest continuously inhabited city in Western Europe.
- Lower housing **acquisition and rental** cost – €1303/square meter in city center.
- Population of 116,000 – relaxed lifestyle
- University town – University of Cádiz
- Easy access from nearby Tarifa to Morocco by boat



Cádiz Cons

- Due to small, declining population Cádiz may lack adequate cultural attractions for some emigrants.
- Cádiz is the provincial capital with the highest unemployment rate in Spain.
- Limited access: Jerez (43 km) and Seville (128 km) airports.

Noteworthy

- **Rail network** with the second highest number of miles of high speed rail in the world.
- **Surprisingly high cost** of some household goods like vitamins and over-the-counter medications such as aspirin
- **Very low crime rate:** You are 5.5 times more likely to be a victim of murder in the USA.(Nationmaster.com)
- **Excellent infrastructure** mostly constructed in the last 30 years.

Grading Spain

- English Spoken – B-
- Health Care – A-
- Climate – A-
- Infrastructure – B
- Accessibility – B
- Safety – B+
- Culture – A-
- Recreation – B
- Taxes – B-
- Schools – B-

Recommended Resources



Overseas Haven Reports

Complete, fully illustrated reports on a specific region or city identified by our experts as an overseas retirement haven.

Want to know more? Message us [here!](#)

Recommended Resources



Discover Europe Kit

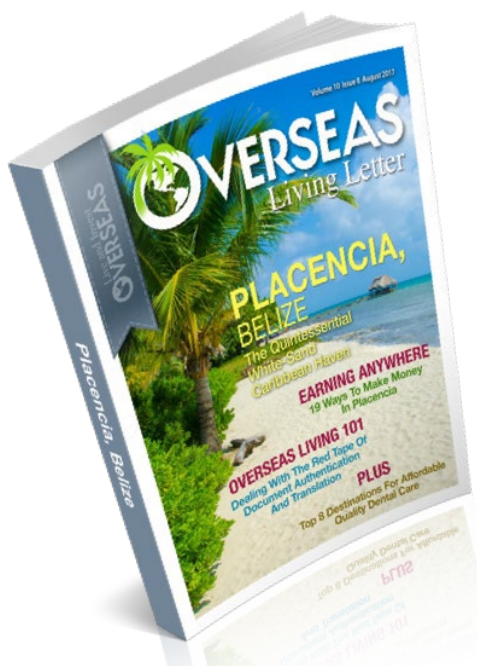
This all-new program features six fully-illustrated reports covering our top picks for Old World living on a budget, plus the special 100+ page guide Exploring Europe: A Grand Tour Of The Old World's Most Romantic Places To Spend Time.

Each report is loaded with residency and cost of living information, firsthand experiences, and insights on enticing and affordable European enclaves and lifestyles.

Want to know more? Message us [here!](#)

Recommended Resources

Overseas Living Letter



Subscribers of *Overseas Living Letter* will be introduced to each and every one of the world's top retirement havens, in complete and current detail.

Each month brings complete and in-depth reports on the **world's top overseas havens**, including full details on residency, visa options, health care, taxes, and itemized monthly budgets for all of the world's top retirement havens.

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