

# SPAIN





# Why Spain?

- Geographically and culturally diverse = myriad lifestyle opportunities.
  - Historical to modern, cosmopolitan to rural, mountain to island to beach, and more.
- Historic, Old World living.
- Low cost of living.
- Excellent health care and amenities.
- Easy access to Europe.



# At A Glance

- **Residency Visas**
  - **Non-Lucrative Residence Visa.**
  - **Golden Visa.**
- **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 euros per month.
- **Ease Of Access**
  - Two international flight hubs in **Madrid** and **Barcelona**.
  - Many low-cost European airlines operate in secondary cities.



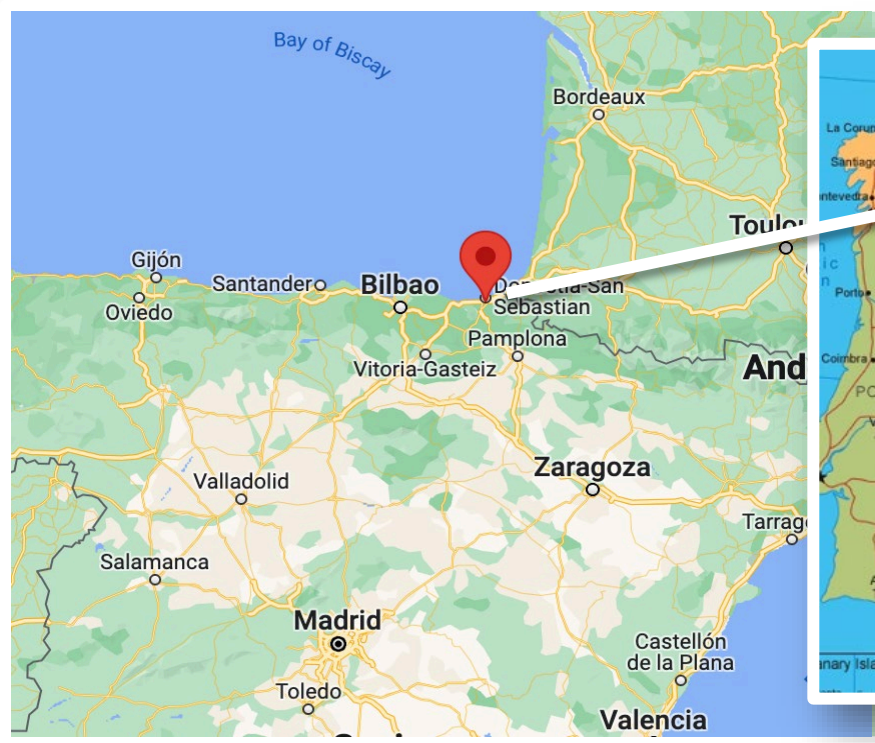
# Country Pros

- Affordable cost of living, especially right now.
- Geographic diversity—Mediterranean beaches to the Pyrenees mountains.
- Madrid and Barcelona—top city lifestyle in Europe.
- Culturally rich—melting pot of different cultures.
- Easy access to Europe.
- High quality infrastructure and amenities.

# Country Cons

- High taxes.
- High minimum income requirement for Non-Lucrative Visa.
- Bureaucracy—lots of red tape.
- Slow pace of life, siesta culture.
- Learning Spanish is most likely necessary.

# San Sebastián









# San Sebastián Pros

- One of Europe's gastronomic capitals (especially "pintxos").
- Attractive, walkable city with lots to see and do.
- Range of beaches available from city center, from calm waters to surfable waves.
- Vineyards are close by.
- Authentic—no huge tourism presence.
- Proximity to Southern France.

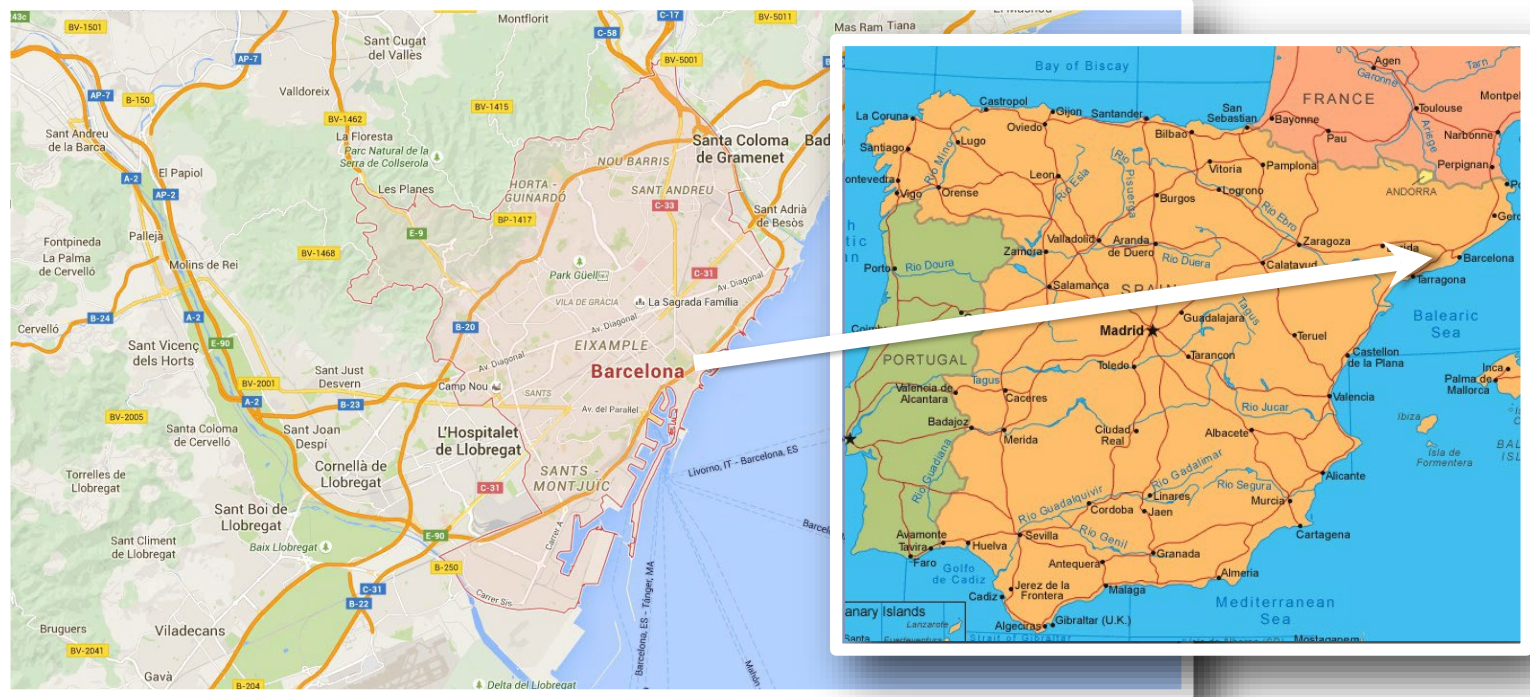


# San Sebastián Cons

- Language can be complicated.
- Lack of expat presence.
- Cloudy for the majority of the year. Cool winters—daily mean of 49°F.
- Difficult to access. No international airport.



# Barcelona







# Barcelona Pros

- Barcelona is the economic, cultural, and administrative capital of Catalonia.
- Vibrant, proud, interesting place—culturally and linguistically distinct from the rest of Spain.
- Famous for art and architecture, museums and galleries, monuments, restaurants, shopping... all the stuff of cities.
- It has a beach—this is one of the Med's biggest metropolises.
- Well-connected: low-cost airlines, high-speed trains, ferry services to Balearics.



# Barcelona Cons

- Lots of tourists most of the year.
- Petty crime is constant.
- Hot and sticky in July and August.
- Strong Catalan/separatist movement—anti-Madrid sentiment.
- Property prices and general living costs higher than most other Spanish cities.

# Valencia









# Valencia Pros

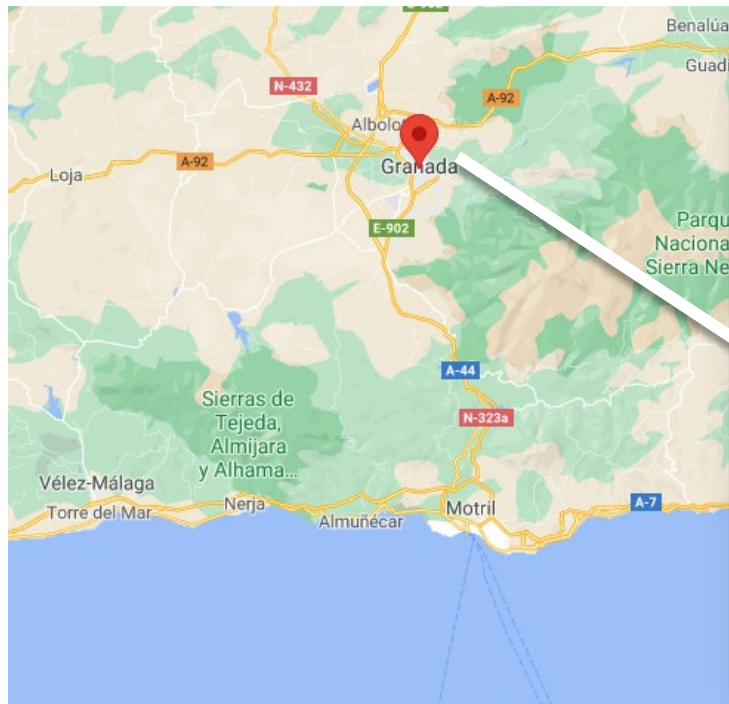
- Beautiful architecture—blend of old and new, plus it's a clean city.
- Active events calendar with unique festivals, like Las Fallas.
- Low cost of living.
- Great weather and Mediterranean beaches.
- Good public transport.
- Gastronomic hot spot.



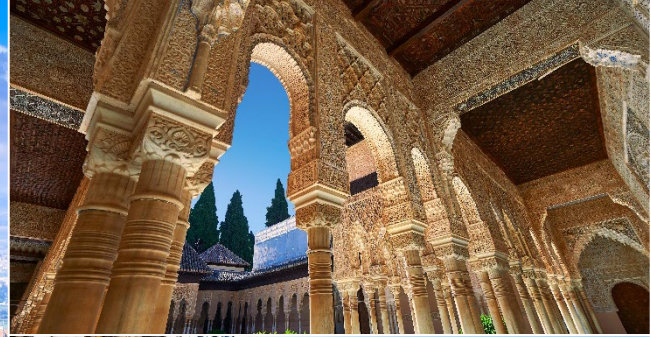
# Valencia Cons

- Hot, humid summers.
- Busy in tourist season.
- Bureaucracy.
- Hard to break into local culture/community.
- Some less safe neighborhoods with unattractive buildings.

# Granada









# Granada Pros

- Access to the Sierra Nevada mountains.
- Beautiful historical town center—Moorish influences.
- Low cost of living.
- Small, accessible, pedestrian-friendly city.
- Tapas culture.
- Four seasons.
- Friendly locals.



# Granada Cons

- Small city—lack of entertainment options and amenities.
- Winters are surprisingly cold; summers are surprisingly hot.
- Small streets not very accessible for those with restricted mobility.
- Less accessible: Granada airport has limited flights—bus to Málaga or Almería.

# Costa De La Luz









# Costa De La Luz Pros

- Low cost of living.
- Excellent weather and miles of uncrowded beaches.
- Historically interesting, vibrant local culture.
- Naturally beautiful—proximity to national parks/protected zones.
- Underrated golf destination.
- Connected via efficient train system.
- Pockets of expat communities.





# Costa De La Luz Cons

- Too sunny?
- Need to learn Spanish.
- Limited entertainment options.
- Strong siesta culture.

# Noteworthy

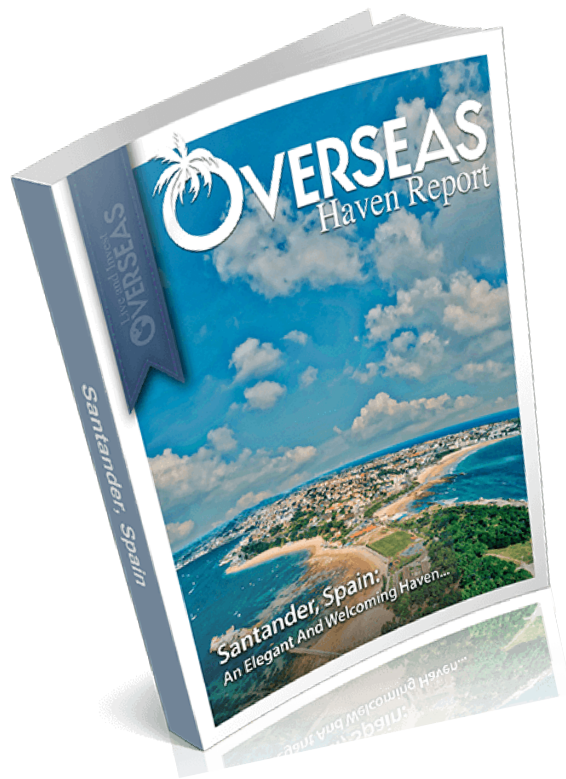
- **Second-most UNESCO Sites in the world at 48** (China and Italy have the most at 55 each).
- **Seventh-best health care in the world** according to the WHO.
- **Seventh-highest life expectancy in the world** at 83.99 years.
- **Excellent infrastructure** mostly constructed in the last 30 years.
- **Rail network** with the second highest number of miles of high speed rail in the world.



# Grading Spain

- English Spoken – B-
- Health Care – A-
- Climate – A-
- Infrastructure – A
- 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? Connect with us through the Networking Chat tab!



# 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.

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# 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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