



Stunning beaches, balmy weather,
plenty of English speakers and expats, how about living on...

The Silver Coast, Portugal

Braga, Portugal, along the Silver Coast, is an up-and-coming destination for American expats. It has stunning beaches, it's close to the Douro Valley so it has great food and drink, and it's one of the cheapest cities in Western Europe to live in. Portugal was also ranked 2nd in Investment Living's Global Retirement Index of best places to retire. Their [guide to the Silver Coast](#) begins:

"Ever dream of sipping wine on your balcony with a view of the Atlantic Ocean in the distance but thought you could never afford it? Or perhaps living in the shadow of a medieval castle is more to your liking? From rolling hills of vegetation to acres of orchards and vineyards, cathedrals, castles, and alluring legends galore make up the history, mystery, and splendor of the Silver Coast."

You can read more about living in Braga on [Europe Language Jobs's Ultimate Expat Guide to Braga here](#), or this summary from [Benoit Properties](#).

Key Stats on Portugal

Healthcare ranking:	20th (USA ranks 15)
<u>Crime ranking:</u>	115 (US is 59)
Percent of English speakers:	27% nationwide but higher in Braga
<u>Average rent:</u>	€687.19 (outside the city center for 1BR)

Political notes: One of the more LGBTQIA+ friendly places in the world, current government is globally center-right but elections are scheduled in May. More info about [elections here](#).

Other options

Italy

Beautiful country and islands, but they have a relatively low level of English speakers (14%), frustrating bureaucracy, and a right-wing, anti-immigrant, populist government.

Croatia

Beautiful beaches, great wine, and it's also very cheap (at least for now). 60% of the population speaks English (though Croatian is very different). Entertainment is also very seasonal, with a lot of bars and restaurants closing during the winter. The bureaucracy here is also extensive and nepotistic.

Greece

Wow did going to Greece make me empathize with the phrase "it's all Greek to me." But it's a beautiful country, and Thessaloniki is one of the cheaper places in Europe to live with an international airport.

Digital nomad visa

You will likely want to use a digital nomad visa to move abroad. There are over 60 countries that offer a digital nomad visa, and they are detailed in [this article](#).

Caveats

- The current population of Portugal is 10.58 million, but a ton of Americans are moving there. (I heard a rumor that 3 million Americans were trying to move there which tracks with the 5% of Americans actively looking to move abroad, but I'm having trouble finding a source for the 3 million.)
- This means that a) there will be a significant increase in prices but it's hard to know how much to budget, but also b) there will be many more Americans (and English speakers) there. But there are plenty of other towns in Portugal where you could live if things get too pricey.
- Homes in Portugal can be drafty, mildewy, and poorly insulated. To avoid this, you may want to rent a more modern place to live and consider investing in insulation and/or caulking.
- Few homes have central heating but space heaters help a lot.
- The consumerism and customer service in the US are unparalleled. Things will likely happen a bit slower and they will be less attentive in other countries.
- When it comes to living comfort, there is a question of how much expat culture has influenced the local culture and in my experience, in Portugal the answer is "quite a bit."



Visas

With your current remote income, I would recommend doing a digital nomad visa. You could also qualify for a passive income visa once you retire.

- **Portugal's digital nomad visa** has a minimum income requirement of €3,480, well below your current income level.
- **Portugal's passive income visa** has a lower minimum income requirement of approximately €870 per month. You can work, but there are tax implications depending on which visa you select.



Facebook groups to check out

- [Northern Portugal Expats group](#)
- [Braga + Expats group](#)
- [Braga \(Chat, Help, Connect\)](#)
- [Moving to Portugal - D7 & D8 - Living and Retiring](#)
- [Retire in Portugal](#)

Next steps

- Discuss this report with Bethany.
 - Consider relocation coaching with Bethany, and if you're interested in that, set up a time for an initial coaching session to establish goals and work plans.
 - Consider a tax consultation. I recommend [BNC Tax](#).
 - Connect with a relocation specialist in Portugal (I can connect you).
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