

FLAGSEEK

Action Plan: Costa Rica

This guidebook begins with fit and feasibility, then turns your questionnaire answers into a practical relocation-planning framework.

This is not legal, tax, immigration, medical, financial, insurance, real estate, or investment advice. It is a planning guide that helps you identify what to verify, what to sequence, and which professionals may need to coordinate.

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Your Personal Relocation Action Plan

Costa Rica is worth investigating, but your first step should be proving that the move works for both of you, not choosing a permanent home. Based on your questionnaire answers, this is an action plan for you: a retired reader moving with your spouse and dogs. Start with residence, healthcare, and a realistic two-person budget, then rent a temporary base near dependable medical services. Costa Rica has established newcomer support, but it is not reliably a low-cost destination, and rural beauty can come with difficult roads and longer trips for care.

Political Stability Outlook: 4.0 / 5 flags. Higher ratings mean stronger confidence in institutional stability, not guaranteed outcomes. This supports investigating Costa Rica as a long-term home rather than planning only a short stay. It does not justify buying before your residence and healthcare arrangements are confirmed. The country offers promising retirement options; confidence in your particular move is lower until your income evidence, spouse's status, care access, and actual costs have been checked.

What needs to be settled before you commit

These are the questions to return to before spending money you cannot easily recover.

1. Can both of you obtain and maintain suitable residence?

Why this matters: Being retired does not itself establish a residence route. Costa Rica generally offers pension-based and other financially supported categories, but the source and documentation of your income matter.

Who can confirm it: Costa Rica's immigration authority, the Direccion General de Migracion y Extranjeria, and a qualified Costa Rica immigration attorney.

What you want confirmed before you commit: The category matching your actual income, whether your marriage supports your spouse's accompanying residence, renewal conditions, and the bridge to more durable status. Immigration recognition of your marriage does not settle inheritance or medical authority.

Before you commit: Obtain a written assessment covering both adults, required evidence, costs, and any need for separate applications.

2. Can you obtain the care you need without a dangerous or expensive gap?

Why this matters: Costa Rica combines the public Caja Costarricense de Seguro Social, commonly called CCSS or Caja, with private care. Approved residents generally need to enroll in Caja, but enrollment timing, contributions, waiting for appointments, and private insurance exclusions can change your transition plan.

Who can confirm it: CCSS, an insurance adviser, your current clinicians, and prospective Costa Rica providers.

What you want confirmed before you commit: Coverage for each adult, any required specialists, emergency access, English-language support, and the cost of care outside insurance. For any regular prescriptions, confirm lawful import, local availability, prescribing, and refills rather than assuming the same brand is available.

Before you commit: Establish a funded transition arrangement and identify where you would obtain care if local access disappoints. The healthcare chapter provides the detailed plan.

3. Does the budget work after real housing, care, and setup costs?

Why this matters: Your selected housing and total-budget ranges do not fit together comfortably. Chapter 2 explains the budget translation, but national averages are not rental or insurance quotes and should not become your spending target.

Who can confirm it: Local rental contacts, insurers, providers, movers, and coordinated United States and Costa Rica tax professionals.

What you want confirmed before you commit: An agreed monthly ceiling for two people, dependable after-tax income, residence-related contributions, and separate reserves for setup, emergencies, and returning home.

Before you commit: Price temporary housing, deposits, transport, private care, document and legal fees, dog travel, and trips home. Full-service international shipping can cost several thousand dollars through the mid five figures; complex

moves can exceed USD 20,000. Treat that as a planning screen, not a quote, and obtain written mover and customs-broker estimates.

4. Can your household manage ordinary life in the chosen location?

Why this matters: Your dogs affect flight arrangements and rental choice. Healthcare proximity, driving dependence, humidity, and unreliable utilities can outweigh a cheaper home.

Who can confirm it: A veterinarian, Costa Rica's animal-health authority SENASA, the airline, landlords, and local healthcare providers.

What you want confirmed before you commit: Current pet-entry documents and airline rules, written permission for dogs, practical hospital routes, reliable communications, and workable daily transport. Separately, have a local lawyer confirm recognition of your marriage for emergency authority and estate planning.

Before you commit: Test the daily routine in temporary housing and retain an affordable return-home option.

First routes and documents to verify

Investigate residence in this order:

Pensionado: The pension-based route may be worth investigating first if you have qualifying documented pension income.

Rentista: This financially supported route may be relevant if your resources do not fit the pension category. Confirm the accepted income or funding evidence and ongoing obligations.

Family or investment alternatives: Investigate a family route only if an actual citizenship, ancestry, or qualifying family connection supports it. Consider investment only if it fits your finances independently of immigration.

These possibilities do not mean you qualify. Ask the attorney how the likely first status renews and whether it leads toward permanent residence; citizenship is a separate question. A visitor stay is a testing opportunity, not a substitute for residence. If either

adult intends to work or operate a business, verify permission before starting.

Begin a compact dossier: passports, birth and marriage certificates, police records where required, pension or other income evidence, asset and tax records, medical summaries, prescriptions, vaccination records, and veterinary documents. Add prior divorce records or professional credentials only where relevant. Confirm document validity periods before ordering. Signed documents may need notarization; apostilles or legalization generally come from the issuing jurisdiction, followed by translations accepted in Costa Rica. The document chapter explains the operating steps.

If either of you has United States public retirement or public healthcare connections, verify payment abroad, departure consequences, and return-home coverage before changing arrangements. This is an issue to investigate, not a confirmed entitlement; the financial and healthcare chapters handle the details.

Arrival base and location search

Start with a furnished, dog-friendly rental in the Central Valley. Investigate the San Jose metropolitan area for medical access; internationally oriented western suburbs often cost moderately more than the country average. Quieter Central Valley towns can offer a different pace, with costs often nearer the country average, but test driving and hospital access. These are careful estimates, not local quotes.

Treat coastal or rural living as a second-stage choice after testing heat, humidity, wet-season roads, utilities, and emergency access. Check theft exposure and building security at the address level. The Housing, City/Area Strategy & Arrival Base chapter provides the fuller shortlist, not a predetermined neighborhood recommendation.

First 30 days: Establish care, communications, transport, and any required residence appointments. **By 60 days:** Test actual spending and daily routines. **By 90 days:** Decide whether to extend the rental, change areas, or use your fallback. Set travel dates around document lead times, appointments, healthcare continuity, weather, and airline pet restrictions.

Professional-review priorities

Contact an immigration attorney first, while healthcare and insurance checks run in parallel. Next, coordinate United States and Costa Rica tax and estate professionals on income, reporting, banking, inheritance, and medical authority. Then finalize veterinary and airline arrangements. Use local legal review before a substantial lease commitment or any property transfer.

What not to commit to yet

Buying property or signing a long lease.

Shipping your full household or booking irreversible dog travel.

Ending existing healthcare or insurance before replacement arrangements work.

Restructuring income, accounts, or business activity without cross-border review.

Treating a visitor stay or attractive national-average budget as proof of a permanent plan.

Bottom-line decision rule

Move forward when both adults have a credible residence plan, care is reachable and funded, actual costs fit your ceiling, and the tested location works with your dogs. Written professional answers, provider confirmation, and a successful rental trial would raise confidence. An unsuitable residence category, unaffordable care, or costs that consume your emergency reserve would lower it. Until those answers are clear, investigate Costa Rica seriously while keeping your current home-country arrangements available.

Based on Your Questionnaire Answers: Fit, Friction & Planning Priorities

Location Advantage

	Costa Rica
Potential annual surplus	\$109,684–\$116,464
Estimated annual household budget	\$13,536–\$20,316
Estimated monthly household budget	\$1,128–\$1,693

These amounts are based on the recurring income in your questionnaire and on what your selected spending range translates to in this particular destination using FlagSeek's destination-country cost ratios. Your selected range is a reference spending/lifestyle band, not an assumption that you will spend exactly that amount after moving.

Protecting this Location Advantage means testing taxes, housing, healthcare and insurance, transportation, setup costs, travel, and other major recurring expenses before making commitments.

This is a national-average planning translation, not a city-level quote or a promise of actual spending. Taxes, exact location, housing quality, healthcare and insurance choices, schooling, transportation, pets, imported goods, travel, exchange rates, and lifestyle choices can materially change the result.

Based on Your Questionnaire Answers: Fit, Friction & Planning Priorities

Based on your questionnaire answers, Costa Rica is worth exploring as a long-term home, but affordability needs more careful testing than the headline estimate suggests. You describe yourself as fully retired, you are married, and your plan

includes a dog. Those facts make dependable income, healthcare access, practical housing, and manageable daily routines more important than finding the cheapest possible address.

Costa Rica offers nature-centered living, established foreign-resident communities, and private healthcare options. The friction is that comfortable housing, imported goods, a car, and private medical arrangements can cost considerably more than a national average suggests. Your plan should be built around the life you would actually lead, not a low-cost version that leaves out essential expenses.

Budget Translation

Category	United States monthly planning amount	Costa Rica monthly planning estimate	Difference	Direction
Housing & Utilities	USD 1,260	USD 378	-USD 882 (-70%)	Lower
Groceries	USD 450	USD 473	+USD 23 (+5%)	Higher
Transportation	USD 300	USD 210	-USD 90 (-30%)	Lower
Healthcare	USD 240	USD 144	-USD 96 (-40%)	Lower
Dining, Entertainment & Discretionary	USD 750	USD 488	-USD 262 (-35%)	Lower
Total	USD 3,000	USD 1,693	-USD 1,307 (-44%)	Lower

These are country-level planning estimates derived from broad national price comparisons. The United States column is an allocation of your selected total budget, not a record of your actual spending. The estimates use the upper end of the selected budget range. Because your housing and total-budget selections did not fit together at their upper ends, the calculation distributed the total budget across spending categories rather than treating the housing selection as a separate confirmed expense.

Read the estimated 44% reduction as a reason to investigate possible savings, not as a promise that your household can live comfortably on USD 1,693 a month. In particular, **USD 378 for housing and utilities is not a dependable rental allowance for your**

arrival plan, and USD 144 does not establish the cost of your insurance or medical care.

This is not a city-level quote, tax calculation, school-fee quote, insurance quote, or guarantee. The location chapter will compare candidate areas with Costa Rica's overall cost picture; actual rental and service quotes must then replace these broad estimates.

Budget Pressure Profile: Housing and arrival costs

What the estimate suggests: Housing accounts for most of the apparent savings.

Why it matters for you: A dog-friendly furnished rental with useful access to healthcare may sit well above this benchmark.

What could erase the savings: Temporary accommodation, deposits, cooling costs, and keeping a home in the United States during the transition.

What to check locally: Price suitable rentals with utilities, internet, pet conditions, and deposits included. Keep one-time arrival costs separate from the monthly living budget.

Budget Pressure Profile: Daily living and food

What the estimate suggests: Groceries are slightly more expensive, not cheaper.

Why it matters for you: Costa Rica is not a reliably low-cost destination for a U.S.-style shopping basket.

What could erase the savings: Imported brands, specialty foods, and shopping mainly at stores serving foreign residents.

What to check locally: Price your ordinary weekly basket, including household supplies and dog food, rather than comparing only a few inexpensive local staples.

Budget Pressure Profile: Transportation and connectivity

What the estimate suggests: Transportation may cost less, but that depends heavily on your routine.

Why it matters for you: Many otherwise appealing areas are difficult without a car. Hills, rain, and scattered services can make a short distance inconvenient.

What could erase the savings: Vehicle purchase and upkeep, frequent taxis, or backup transport during outages and heavy rain.

What to check locally: Test trips to groceries, appointments, and veterinary care. Confirm internet service at the actual address, not just in the town.

Budget Pressure Profile: Healthcare, insurance, medication, and reserves

What the estimate suggests: Broad medical prices may be lower; your personal costs remain unpriced.

Why it matters for you: Your answers make healthcare a major planning priority. Private consultations, insurance, and public-system contributions are different expenses.

What could erase the savings: Coverage exclusions, age-related premiums, specialist visits, prescriptions, and travel for treatment.

What to check locally: Obtain costs for both spouses' likely arrangements and any ongoing care. No specific medication concern is established here, so do not assume either a continuity problem or that every needed medicine is readily available.

Budget Pressure Profile: Dependents, pets, and household logistics

What the estimate suggests: The five-category comparison does not separately price these needs.

Why it matters for you: Your dog narrows the rental and travel options. Any relocating child or other dependent would also change the household budget and residence planning.

What could erase the savings: Pet travel, rental restrictions, veterinary care, and, if applicable, school fees or dependent-care costs.

What to check locally: Obtain pet travel and housing terms. Establish who is relocating before adding school or caregiving costs; the household signals do not establish a child count or schooling stage.

Budget Pressure Profile: Lifestyle, travel home, and professional costs

What the estimate suggests: Dining and discretionary spending may offer savings.

Why it matters for you: Savings here can help fund a realistic reserve, but they cannot substitute for adequate medical or housing allowances.

What could erase the savings: Frequent U.S. visits, imported comforts, overlapping household bills, and document or professional fees.

What to check locally: Budget annual travel and setup costs separately. Have U.S. and Costa Rican tax professionals coordinate on your retirement-income sources before treating available income as settled.

Planning Priority: A retirement budget that lasts

As summarized in Chapter 1, pension-based residence is the first route to investigate. The additional consequence here is that the same income must do two jobs: support the residence application and sustain your actual monthly life.

Being fully retired does not establish which income sources you receive. Separate dependable recurring income from savings withdrawals and money that is available only under particular conditions. Then test the budget after taxes, medical expenses, travel home, and an emergency reserve. A move that works only while every expense stays near the national estimate is too fragile for long-term settlement.

For example, imagine a retired couple whose rent is affordable but whose home requires a car and frequent private specialist visits. Their grocery savings would not compensate for those larger recurring costs. That is why housing, transport, and healthcare need to be priced together.

For any United States public retirement or public healthcare connection held by you or your spouse, confirm whether moving affects payments, coverage, enrollment, or return-home arrangements. Your questionnaire signals identify an issue to investigate,

not a confirmed entitlement. The immediate task is to identify the affected person and system, then obtain official confirmation before counting that income or coverage in the move budget; the full financial and healthcare analysis belongs in Chapters 7 and 9.

Planning Priority: A location that makes ordinary life easier

Your healthcare emphasis supports investigating the Central Valley before more remote coastal or rural settings. Private specialists and major hospitals are concentrated around the San Jose metropolitan area. That does not make every nearby neighborhood suitable, but it gives you a stronger starting point for testing access.

Central Valley residential areas near major services often run moderately higher than Costa Rica's country-average costs, especially in established foreign-resident communities. Cooler elevations can reduce cooling needs, while hills and traffic can still make driving necessary. Treat that as a careful estimate to test locally, not a price calculation.

Nature and climate preferences should therefore be tested alongside everyday access. Visit during wet weather if possible. Check drainage, dampness, secure dog space, evening surroundings, and the actual hospital route. Costa Rica's road conditions, heavy rain, property crime, and uneven infrastructure are more useful address-selection questions than a broad reassuring description of the country.

Marriage, household scope, and practical support

Your stated relationship is marriage. Costa Rica generally recognizes marriage, including same-sex marriage, but recognition of a marriage and acceptance of a particular dependent-residence application are separate questions. The questionnaire does not establish your marriage documentation or either spouse's nationality.

For this chapter, the budget consequence is straightforward: confirm whether one application can support both spouses before assuming one shared set of residence costs. Also distinguish residence status from healthcare enrollment and emergency

decision-making authority. A Costa Rican immigration professional should review the marriage certificate and proposed applications; the household and legal chapters will address the wider arrangements.

Your retired status also means the base budget should not rely on future local employment or business income. If either spouse intends to work, treat that as a separate permission and tax question, not as an automatic way to cover a shortfall.

Spanish-language administration is another practical cost. Even where English-speaking services are available, leases, official processes, and ordinary appointments may require Spanish. Allow time and money for translation or trusted assistance while building your own everyday language skills.

What this changes in your plan

First, clarify the household and usable income. Establish who is relocating and reconcile the housing allowance with the total monthly budget.

Then, test one realistic way of living. Price a dog-friendly Central Valley rental, transport, and both spouses' healthcare arrangements together.

Then, commit gradually. Use a rental trial to replace broad estimates with your own spending and lived experience. Costa Rica looks worth serious investigation, but the practical advantage depends on a budget that remains comfortable after the overlooked costs are included.

Is This Country Right for You?

Costa Rica is worth serious investigation for you, but it is not yet a green light for a permanent move. Your fully retired status, healthcare priorities, and interest in dependable living costs make it a plausible choice. The country has established retirement-residence categories, experienced help for foreign residents, and substantial private medical services around the San Jose metropolitan area.

The distinction is between a country that can suit your life and a move that you can confidently carry out. Costa Rica offers reasons to continue, but your actual income documentation, both spouses' residence arrangements, and a locally priced household budget still have to support the plan. As summarized in Chapter 1, pension-based residence is the first route to investigate; being retired does not itself establish that you may use it.

For you, Costa Rica looks more promising as a service-connected retirement base than as a low-cost escape or a remote tropical retreat. That distinction should guide the places you test.

What works in your favor

Retirement makes the country more relevant

Costa Rica's pensionado category is a residence route based on qualifying pension income. Its practical appeal is that a retired applicant may have a more suitable starting point than someone who needs permission to take an ordinary local job.

What matters is the income itself, not your description of your work stage. A pension, investment withdrawals, and savings can support daily spending, but immigration authorities do not necessarily treat them as interchangeable evidence. A Costa Rica immigration professional should examine the source, permanence, amount, and documentation of your income before you rely on this route. This does not mean you qualify.

The encouraging part is that these are well-traveled questions in Costa Rica. Experienced immigration professionals, translators, administrative helpers, and newcomer services are available. That support makes a suitable route easier to carry out; it cannot create a qualifying route where the underlying facts do not fit.

You can choose access rather than isolation

Costa Rica has both public and private healthcare, with many specialist and private-hospital services concentrated in and around San Jose. For a household that places substantial weight on healthcare, this concentration is useful: you can investigate a location where appointments, pharmacies, diagnostics, and emergency care are part of an ordinary routine rather than a long-distance trip.

The service-connected San Jose metropolitan corridor is therefore a sensible first testing lane. Established, foreign-resident-oriented areas there often cost moderately more than the country average, so better access needs to be priced rather than assumed to be free.

This is an important advantage over choosing a beautiful coastal or rural home first and trying to solve medical access afterward. You can still enjoy nature without making remoteness the foundation of your daily life.

Marriage provides a recognizable legal starting point

Costa Rica generally recognizes valid marriages, and a documented marriage can be relevant to a spouse's residence application. Your stated relationship is marriage, which gives the household a clearer starting point than an undocumented partnership.

However, recognition for immigration and recognition for everyday legal authority are separate questions. Before relying on one spouse's application to support the other, have a Costa Rica immigration professional confirm the accompanying-spouse provisions for the proposed category and the required marriage certificate authentication and translation. Separately, a local lawyer should confirm how your marriage documents support medical authority, inheritance, and property arrangements. The benefit is a potentially coherent household plan, not automatic coverage of every family right.

What could make this country a poor fit

Savings may disappear where you most need reliability

Costa Rica is often more expensive than its regional reputation suggests. Imported goods, cars, furnished rentals, tourist-oriented services, and private healthcare can absorb savings made elsewhere.

Chapter 2 explains why the broad budget comparison should not be treated as your actual housing or healthcare allowance. The new consequence here is about fit: **if the move only works financially by choosing a remote home or cutting necessary care, Costa Rica is not delivering the right kind of affordability for you.**

Compare the combined cost of suitable housing, transport, and both spouses' healthcare arrangements. A cheaper lease is not a genuine saving if it requires buying a car, making frequent long trips, or paying for overnight stays near a hospital. Your U.S. and Costa Rica tax professionals should also coordinate on the spendable income available after cross-border obligations; the monthly budget needs to reflect money you can actually use.

Healthcare quality does not guarantee timely access

Costa Rica's public system, administered by the Caja Costarricense de Seguro Social, commonly called the CCSS or Caja, is an important part of resident healthcare planning. Residence commonly brings enrollment and contribution requirements, while public specialist and elective-care waiting times can make private care a practical supplement.

For your fit decision, the question is not simply whether Costa Rica has good doctors. It is whether both spouses can obtain the care you need, within acceptable travel times, at a sustainable combined cost. Confirm the proposed status's enrollment requirements and obtain realistic private-care or insurance arrangements before treating healthcare as a settled advantage. Ordinary medical access also does not establish access to affordable long-term care; that remains a separate durability question in the healthcare chapter.

Daily life may demand more driving and patience

Costa Rica is not generally a dense, consistently walkable destination. Sidewalk quality, hills, traffic, road conditions, and the distance between services can make a car important even when a home looks conveniently located on a map.

Heavy seasonal rain, humidity, drainage problems, and occasional utility interruptions can also change how comfortable a property feels. With your dog, safe walking routes and usable outdoor space matter more than a rental's pet-friendly label alone.

Safety should likewise be tested locally. Theft, burglary, road risk, and uneven emergency access are more useful considerations for your housing choice than a blanket judgment that Costa Rica is safe or unsafe. Serious violent crime is a real national concern, but exposure varies considerably by locality. Test the actual routes to groceries, healthcare, and home after dark, not just the atmosphere during a daytime visit.

What would change the conclusion

Confidence would rise if your documented income supports a suitable residence category, the marriage-based household arrangement is confirmed, and actual local prices leave room for healthcare, transport, and unexpected costs. A trial stay that feels manageable during ordinary errands and rainy weather would strengthen the lifestyle case considerably.

Confidence would fall if either spouse needs a separate residence route that is difficult to maintain, necessary healthcare proves unaffordable or too distant, or acceptable housing leaves little financial cushion. If long-term care cannot be made realistically available when needed, Costa Rica might still suit a period of retirement without being the right permanent home.

Confidence

Moderate confidence in Costa Rica as a country to investigate; limited confidence in committing to the move today. The country's established retirement support and medical infrastructure support the first judgment. The unresolved match between

your income, household status, and actual costs limits the second. Those are answerable questions, not reasons to dismiss the country outright.

Practical impact

Continue investigating Costa Rica, but prioritize a service-connected Central Valley trial base over a remote or resort-first choice. Price the life you need, not the cheapest version of life available. Keep the initial commitment to a rental and delay buying or giving up dependable current care until residence and healthcare arrangements are confirmed. If those answers fail, compare another retirement destination rather than forcing Costa Rica to work through distance, financial strain, or repeated temporary stays.

Your Relocation Strategy at a Glance

Your next step is to build a move you can test, not to choose a permanent home. Because you describe yourself as fully retired, the sensible order is to confirm the residence path, arrange dependable healthcare and cash flow, and then test daily life from a furnished rental. Your dog's travel and housing arrangements need to fit that same sequence.

Chapter 1 remains your reference for what must be settled before major commitments. Here, the focus is what to do first, what each answer makes possible, and what should wait.

Stage 1: Investigate the route before setting a moving date

What to know about Costa Rica: Costa Rica has established residence categories for pensioners and other financially supported applicants. Being retired, however, does not by itself establish that your income meets a category's requirements. A lawful exploratory visit is also different from permission to live there long term.

What to do next: Start with the pension-based route discussed earlier. Ask a qualified Costa Rica immigration professional to review evidence of your actual income and explain how your spouse would apply. Use the relocating-household details established in Chapter 2 so the review covers everyone who intends to move.

Get the required document list before ordering certificates, authentication, or translations. Authentication confirms that a document is genuine for use abroad; the receiving authority determines which form it accepts. Ask which documents must be recently issued so you do not obtain them too early.

Verify before moving forward: Request a written explanation of the likely application sequence, whether you can apply during a lawful stay, and how you would maintain lawful status while the application is considered. Also ask whether the proposed first status supports your long-term settlement goal. This does not mean you qualify; it identifies the path that needs confirmation.

What this unlocks: Once the route and document sequence are credible, you can plan an exploratory stay and a provisional departure window. Do not make that window depend on an assumed approval date.

Stage 2: Turn the proposed move into a funded transition

What to know about Costa Rica: Healthcare, residence paperwork, banking, and housing do not necessarily become available on the same day. The public healthcare system, commonly called the Caja, has enrollment steps connected to residence arrangements. Private care or other appropriate coverage may be needed during the transition.

What to do next: As summarized in Chapter 1, healthcare must be settled before the move. The additional task here is to map the timing: what covers you from departure, who provides care on arrival, and when any later enrollment or insurance arrangement actually begins. Have a healthcare or insurance professional confirm this for both spouses rather than assuming identical arrangements.

In parallel, replace the broad budget estimates from Chapter 2 with actual rental, transport, and healthcare quotes. Separate ongoing monthly spending from deposits, document expenses, travel, and any overlap with costs in the United States.

Verify before moving forward: Coordinate a U.S. tax professional with a Costa Rica tax professional before changing accounts, selling assets, or altering retirement withdrawals. They should identify which departure or residence dates affect reporting, how your income will be treated, and what records to retain. Ask prospective banks what identification and residence documents they require; keep a usable payment method while local banking is being arranged.

Before you commit: Keep a separate reserve for delays and a return trip. Move from research to bookings only when the transition costs and care arrangements are supported by specific answers, not national averages.

Stage 3: Book an arrival base that lets you test ordinary life

What to know about Costa Rica: Central Valley services are generally more concentrated than those in remote coastal or rural settings, but travel time can still be substantial. A home that looks close to a hospital on a map may involve a difficult drive in traffic or heavy rain.

What to do next: Investigate a furnished, dog-friendly rental in a service-connected part of the Central Valley. Well-served metropolitan areas often cost slightly to moderately more than the country average; treat that as a cautious expectation to test with local quotes, not a fixed premium.

Choose the base around confirmed care access and manageable errands. Use it to test grocery trips, pharmacy access, transport, internet, noise, humidity, and safe places to walk your dog. Test routes at the times you would actually use them.

Verify before moving forward: Get written permission for your dog before paying a housing deposit. Coordinate the travel booking with your veterinarian and airline so document timing, transport acceptance, and accommodation all fit together. A pet-friendly listing does not establish airline acceptance or Costa Rica import compliance.

Before you commit: Review cancellation terms and lease obligations. Favor a stay that gives you enough time to test routines without binding you to a property you have only seen online.

Stage 4: Set up locally in the order your documents allow

What to know about Costa Rica: Some services can be arranged soon after arrival; others depend on identification, proof of address, residence documents, or completed enrollment. Administrative appointments should take priority over optional purchases.

What to do next: Establish phone service, reliable payment access, transport, and your initial healthcare contacts. Attend the appointments required by your confirmed residence process. Complete banking and public-system enrollment when the necessary documents are available, rather than assuming everything can be finished in the first week.

Keep copies of submissions, receipts, appointment confirmations, and important dates. Begin practical Spanish early so routine calls and forms become easier to handle.

Verify before moving forward: After several weeks, compare actual spending and travel times with your plan. If the rental makes appointments or errands difficult, change the location search before extending the lease. The arrival base has done its job if it reveals a problem before you buy.

Stage 5: Defer the expensive decisions until the test is convincing

What should wait: Property purchase, a full household shipment, and major financial restructuring should follow demonstrated local fit, not precede it. Buying requires separate legal review of title and the transaction; a successful rental stay is useful evidence, but it does not replace that review.

Full-service international shipping can cost several thousand dollars to the mid five figures, with complex moves approaching or exceeding USD 20,000. That is a planning screen, not a quote. Obtain written mover and customs-broker quotes before deciding what to ship, store, sell, or replace locally. Traveling light initially keeps a change of location less expensive.

What changes the sequence: If healthcare cannot be delivered as expected, resolve that before extending housing. If actual recurring costs exceed dependable income, adjust the location or lifestyle before adding commitments. If the residence route does not support your intended stay, pause the permanent-move plan rather than relying on repeated visits as a substitute.

Bottom line: Move forward in manageable steps: confirm the route, fund the transition, test a service-connected rental, and then deepen your commitment. Costa Rica becomes a more credible long-term home when the arrangements work in daily life, not simply when the bookings are complete.

Visa, Residency, Work Authorization & Family Stay Pathways

Investigate Pensionado residence first, but keep your trial stay separate from your permanent-move decision. Your stated retirement and pension or retirement-benefit income make this the most relevant route to examine. What matters now is whether the income meets Costa Rica's pension rules and whether both you and your spouse can maintain lawful status through the application and renewal process.

Costa Rica has established residence categories and experienced help for foreign retirees. That makes the process more manageable once the qualifying facts are clear. It does not replace proof of income or a separate status plan for each adult.

Viability Index

2.8 out of 5 flags

This is decision support for obtaining and maintaining lawful status, not a probability of approval, legal determination, or guarantee. Costa Rica offers more established retiree support than many harder relocation environments, but your plan is not yet as secure as one backed by verified income certificates and confirmed residence arrangements for everyone moving.

The main limit is the evidence: your passport nationality, accepted pension amount, lifelong payment terms, and both spouses' application arrangements still need to be established. Pensionado is the strongest route to investigate among the options supported by your facts. A stronger planning signal does not mean you qualify.

Your ranked near-term pathways

Durable residence path: 1. Pensionado, your first investigation

What it is. Pensionado is temporary residence based on a permanent foreign pension. The published benchmark reviewed in October 2026 is at least **USD 1,000 per month**, with evidence that payments are lifelong. This is an immigration minimum, not a

realistic spending allowance for your household.

Why it may fit. You describe yourself as fully retired, and your planning information points to pension or retirement-benefit income. The category does not ordinarily depend on a Costa Rican job offer. Its spouse provisions also make a principal-applicant-and-dependent-spouse arrangement worth investigating.

Where it could fail. Being retired is not enough. Retirement-account balances and withdrawals of your own capital do not themselves establish a qualifying pension. The amount, issuing institution, payment terms, and accepted certificate control the answer. Do not assume savings can make up a pension shortfall.

What to confirm before preparing the full application. Have a qualified Costa Rican immigration professional review the actual pension certificate. Ask whether the authority accepts the gross or net amount, multiple pensions, the currency conversion, and the certificate's lifelong-payment wording. Confirm which spouse should be the principal applicant and whether the other can apply as an accompanying spouse.

Renewal and timing. The reviewed rules ordinarily provide two-year renewals, with continuing financial evidence and compliance with CCSS, Costa Rica's public social-insurance institution. Initial applications can generally be made in Costa Rica during lawful tourist stay, through the permitted filing channels. Formal filing, approval, insurance enrollment, and residence-document issuance are separate steps.

Confidence: Moderate that Pensionado is the right first investigation; low that your application is ready until the income evidence and both adults' status arrangements are reviewed.

Durable residence path: 2. Rentista, a conditional backup

What it is. Rentista is temporary residence based on stable qualifying income rather than a lifelong pension. Published requirements reviewed in October 2026 call for at least **USD 2,500 per month for at least two years**, supported by the prescribed financial certification. The applicable household calculation must be confirmed before relying on that figure.

Why it may fit. References to investment income make this worth examining if Pensionado does not work. The important distinction is between recurring income and spending down assets. Investment returns may support an assessment; simply owning investments does not establish the required income.

Where I would be careful. Do not rely on advertisements describing a USD 60,000 deposit as an automatic solution. The amended income definition excludes merely depositing your own principal and receiving it back in installments. Obtain a written assessment of your actual income source and the evidence DGME, Costa Rica's immigration authority, will accept.

Renewal and sequencing. Renewals are ordinarily biennial. Continuing qualifying income, CCSS compliance, and applicable records of regular foreign-income transfers into Costa Rica matter. Investigate this backup only after reviewing your pension evidence, so you do not pay to prepare two competing files unnecessarily.

Confidence: Moderate in the general route framework, but low in its fit for you until the source, continuity, and certification of your income are established.

Temporary testing path: Tourist admission

Best use. A bounded tourist visit can let you test daily life without first completing a residence application. It is permission to visit, not residence or work authorization, and tourist time does not count toward permanent residence.

Published guidance allows certain first-group passport holders **up to 180 calendar days, non-extendable**, but the admitting officer determines the actual period. Your nationality has not been established here, so do not book a six-month stay on that assumption. Some official guidance retains older wording; confirm the current passport-specific rule with DGME and follow the permission actually granted.

Entry generally requires the applicable passport and visa documents, onward or return travel, and financial means. Published guidance uses USD 100 for each month or partial month as an entry-means benchmark. Confirm passport validity, any visa requirement, and any tourist insurance requirement separately for each spouse.

This is the clearest temporary testing option, but it is not evidence that the permanent move can proceed. Keep a departure plan rather than depending on repeated exits and re-entry.

Other routes are not leading options on your facts. No remote-service activity, qualifying investment plan, or specific Costa Rican family connection has been established. Do not spend money pursuing categories based on those assumptions or buy property expecting it to solve residence automatically.

Both spouses need their own lawful-status plan

Pensionado and Rentista provisions expressly include a spouse, so your stated **marriage** supports investigating one principal applicant with a separately documented accompanying spouse. One adult may therefore be able to anchor the other's application; it should not be assumed that both must independently meet the financial threshold.

Marriage does not make entry, approval, or renewal automatic. Each adult needs individual documents and confirmed filing deadlines. Immigration recognition also does not settle inheritance, medical authority, tax treatment, or other domestic marriage consequences; those need their own review in the relevant chapters.

Your household legal-status map

You: Prospective Pensionado principal applicant, subject to accepted income evidence. If your spouse has the stronger qualifying income, ask whether reversing the applicant roles would be more appropriate.

Your spouse: Prospective accompanying spouse under the selected category, with a separate application, approval, residence document, and renewal obligations. Confirm whether filing together is permitted or whether a later application requires the principal's approval first.

No relocating child or other dependent is established in the supplied household facts, so this plan does not assume additional family applicants.

What to Confirm: Your spouse's residence continuity

What we know from your answers: You are married, and the working move plan includes your spouse.

What this means for you: Spouse inclusion is promising, but a principal application should not be treated as protection for the other adult's stay.

What to confirm: Accepted marriage evidence; simultaneous versus later filing; each person's pending-application protection; renewal linkage; work or study permissions; and what happens after the principal's death, loss of status, or relationship termination.

Best source: DGME and a qualified Costa Rican immigration attorney or authorized immigration professional.

How the answer could affect the move: If dependent inclusion fails, assess whether the other adult has an independent Pensionado or Rentista basis. That means additional financial proof, costs, and renewals. If neither arrangement works for both adults, keep Costa Rica as a trial-stay option rather than committing to joint permanent relocation.

Can you realistically make this move without a local job offer?

Potentially, yes. Pensionado and Rentista are financial residence routes, not employer-sponsored routes. Your stated retirement plan does not disclose an intended local job, consulting practice, or business operation, so an employer offer would not repair missing pension evidence.

Receiving pension payments or passive investment returns is different from earning money through personal services. Temporary residence should not be treated as unrestricted permission for local employment, self-employment, local-client freelancing, or hands-on business management. The temporary-resident framework requires DGME authorization for employed or self-employed income-producing activities. Foreign clients or foreign payment do not by themselves establish an exemption for remote work.

For example, imagine a retired applicant receiving a qualifying pension who later accepts consulting projects. The pension may support residence, but the consulting activity creates a separate work-authorization question. Registering a company or paying taxes does not answer it.

If either spouse intends to earn through services, first describe the actual tasks and clients to the immigration professional. Obtain written confirmation of the required authorization and lawful start date before signing contracts or relying on that income. Coordinate any resulting payroll, business, or tax obligations with Costa Rican and current-country advisers.

Verdict: Possible but narrow or temporary, until qualifying non-work income and lawful status for both adults are documented.

Prepare documents around the filing date

Begin with a short fact packet: both passports and nationalities, current residence, intended arrival dates, marriage jurisdiction, pension certificates, actual income sources, and any intended paid activity. Confirm the professional's authorization, immigration focus, language support, fees, and availability. Request a written document list and filing-to-renewal sequence.

Gather now: Passport copies, existing birth and marriage records, pension-provider details, income statements, and a list of countries where each adult has lived.

Confirm before ordering fresh records: Which birth, marriage, police, and income documents are required; issuing jurisdictions; validity windows; fingerprints or medical-screening steps; and accepted Spanish translations. Ordering everything too early can leave you with expired documents before filing.

The usual authentication sequence is: **notarize if signed, apostille or legalize where issued, then translate last in the accepted format.** Notarization verifies a signature; an apostille authenticates an official signature or seal for foreign use; translation makes the record usable in Spanish. They are not interchangeable. Confirm the required treatment of each document before paying, and preserve authenticated originals and copies.

For any appointment, use the official checklist order, verify date formats, and make names and passport details consistent across both files. Bring originals and copies as instructed, and explain your income and intended activities honestly. Confirm whether your selected process uses in-country filing or an overseas appointment; use the official consular directory if an overseas step is required.

Filing is not the same as approval

Do not assume an appointment, uploaded file, fee payment, or receipt extends tourist permission. Ask exactly when an application is formally accepted, what protection that creates for each spouse, and whether travel and re-entry are permitted while it is pending. Calendar each adult's actual admission deadline and any document-correction deadline.

After approval, confirm the required CCSS affiliation and the steps and deadlines for obtaining **DIMEX**, the foreign-resident identity document. Budget for these completion steps as well as the application. CCSS compliance is relevant to documentation and renewal; it is not proof that your healthcare needs are covered adequately.

Keep renewal evidence from the outset. After three consecutive years of qualifying temporary residence, a separate permanent-residence application may be worth investigating. Conversion is not automatic, and each spouse's position must be checked individually. The next chapter explains that longer-term bridge; meanwhile, keep temporary status valid.

What this changes in your plan

Your next legal-status action is a written Pensionado assessment using the actual pension certificate and a two-person filing plan. Delay property purchases and other hard-to-reverse commitments until the qualifying income and both spouses' lawful-stay arrangements are documented. If Pensionado fails, assess genuine-income Rentista. If neither supports both adults, complete only the authorized trial stay and depart on time while comparing another lawful settlement option.

Take these questions to DGME or your immigration professional:

What entry permission and actual stay limit apply to each passport?

Does the pension certificate meet Pensionado's amount and lifelong-payment requirements?

Can your spouse apply with you, and what separately protects each adult while applications are pending?

What documents, validity windows, authentication, and filing deadlines apply?

What approval, CCSS, DIMEX, renewal, and permitted-activity conditions must each adult meet?

If Pensionado fails, does your actual income support Rentista, and when must you leave if no application protects your stay?

Permanent Residence, Citizenship & Long-Term Legal Status

Permission to stay in Costa Rica now is not the same as having a secure right to remain years from now. The useful long-term opportunity is that qualifying temporary residence can ordinarily lead to permanent residence after three consecutive years. Citizenship is a separate, later choice, with different residence, travel, language, and nationality requirements.

Because you describe yourself as fully retired and are planning around your marriage, the first goal should be durable residence for each spouse. You do not need to decide now whether you want a Costa Rican passport. You do need to choose an initial status that preserves that possibility, keep each person's records, and understand which trips or changes could interrupt progress.

Costa Rica has a credible long-term settlement framework. That is encouraging, but it does not establish a personal route for you. Confidence is higher in the general framework than in your household's eventual application, because your nationalities, approval dates, and complete family facts still need to be established.

1. Immediate stay versus long-term status

Temporary residence allows you to live in Costa Rica while meeting the conditions of a particular category. It usually requires renewals and continuing evidence that those conditions remain satisfied.

Permanent residence provides an indefinite residence status. It is more durable than permission tied to repeatedly proving the original temporary-residence conditions. However, the status and the residence identity document are different things. Your DIMEX, the identity document issued to foreign residents, still has its own validity and renewal requirements. Applicable affiliation with the Caja Costarricense de Seguro Social, or CCSS, Costa Rica's public social-insurance and healthcare institution, and other compliance obligations remain important.

Naturalization is the process of becoming a Costa Rican citizen after meeting the applicable requirements. Permanent residence does not automatically become citizenship, and the citizenship residence calculation is not simply the permanent-residence calculation continued for a few more years.

The previous chapter identified Pensionado as the first residence category to investigate, with Rentista as a possible alternative if the actual income evidence supports it. The new consequence here is that these temporary-residence categories can provide a bridge toward permanent residence; tourist admission and the nonresident remote-worker stay should not be treated as equivalent bridges.

A trial visit can help you decide whether Costa Rica suits you. It should not be treated as the beginning of a permanent-residence or citizenship clock, and later residence approval should not be assumed to give credit for earlier visits.

2. Options worth preserving

Permanent residence after qualifying temporary residence

The ordinary framework allows an application for permanent residence after three consecutive years of qualifying temporary residence. Pensionado and Rentista are relevant categories to investigate for that progression. Conversion requires an application and approval; the third anniversary does not change your status automatically.

For you, this makes the first approval more consequential than merely obtaining permission to move. Before relying on a three-year plan, ask the Direccion General de Migracion y Extranjeria, or DGME, Costa Rica's immigration authority, and qualified immigration counsel to identify the qualifying category and starting date for each spouse.

The unresolved details matter. An application date, an approval date, and the date a residence card is issued are not interchangeable. Time spent awaiting a decision, switching categories, or holding dependent status should not be counted without confirmation.

What to confirm: Ask for a written explanation of whether your proposed category counts, when each person's clock begins, how category changes affect accumulated time, and whether temporary residence must be renewed while permanent-residence conversion is pending.

Practical consequence: Keep funds available for another temporary renewal and continuing compliance costs. Do not stop renewing because you expect permanent residence to be approved soon.

For example, imagine a married couple whose temporary-residence approvals arrive several months apart. Even if they moved together, they should not assume both can apply for permanent residence on the first spouse's third anniversary. Separate approval histories may mean separate filing dates.

Citizenship as an optional later step

Costa Rica's ordinary naturalization framework distinguishes a five-year official-residence period for certain nationality-by-birth groups, including Central Americans, Spaniards, and other Ibero-Americans, from a seven-year period for others. Your nationality and how you acquired it therefore matter. Holding a passport today is not necessarily enough to determine which period applies.

Naturalization ordinarily also involves satisfactory conduct, evidence of means of support, Spanish ability, and knowledge of Costa Rican history and values. There can be examination exemptions or accepted alternatives, but being retired does not itself establish an exemption. Any age-based exception needs to be checked against the exact current rule and the applicant's age at the relevant stage.

The Tribunal Supremo de Elecciones, or TSE, administers nationality matters. Ask it, supported by qualified nationality counsel, which residence categories count, which date starts the calculation, and what evidence and examinations apply to each spouse. Do not assume all lawful stays count, or that disconnected periods can simply be added together.

Confidence: The distinction between permanent residence and naturalization is clear. Your personal citizenship timetable remains unresolved until nationality, credited residence, and travel history are reviewed.

Spanish preparation is worth beginning early if you want to preserve citizenship as an option. It can also make official appointments easier. Stronger Spanish should not be described as a shortcut that reduces the statutory residence period.

Existing nationality and the citizenship declaration

Costa Rica permits multiple nationality in important circumstances, but that is not enough to conclude that acquiring Costa Rican citizenship has no consequences for an existing nationality. The protection of an existing Costa Rican nationality and the declaration required of an incoming naturalization applicant address different questions.

Before signing any nationality declaration or oath, have Costa Rican nationality counsel explain its exact wording and any applicable treaty exception. Then have counsel or the nationality authority in each country where you hold citizenship explain how that country treats the declaration and voluntary acquisition of another citizenship.

Do not complete a separate home-country renunciation process as routine paperwork. Whether an oath or declaration affects your existing nationality must be resolved first. Also identify any resulting civic obligations or changes affecting return rights, family transmission of citizenship, taxation, inheritance, or consular protection. These are questions for coordinated review, not reasons to assume citizenship is either necessary or undesirable.

3. Records and conduct that protect future options

The best preparation is a simple, continuous record of lawful residence. Start it with the first application rather than trying to reconstruct several years later.

Keep a separate file for each spouse containing:

Approval resolutions, residence cards, applications, renewal receipts, and official correspondence.

Passports covering the entire period, together with a dated entry-and-exit log.

Address records and evidence of actual residence, such as leases and relevant bills.

Required CCSS affiliation and payment records, and evidence that residence conditions remained satisfied.

Income certifications and relevant tax filings or professional explanations of filing obligations.

Birth, marriage, and name-change records that explain any differences across documents.

Immigration status and tax residence are separate. A permanent-residence card does not by itself settle tax obligations in Costa Rica or your current country. Ask coordinated tax advisers what filings and records must be maintained, while leaving the full financial analysis to the financial chapter.

For foreign civil records, first confirm the receiving authority's requirements. The usual sequence is to obtain the official record, authenticate it where issued through an apostille or legalization where required, and then arrange an accepted Spanish translation. An apostille verifies the issuing official's signature or seal; it does not translate the document. Signed personal declarations may need notarization first.

Preserve durable records now, but do not order every police certificate years ahead. Background checks and other application documents can have validity windows. Confirm the required countries, format, authentication, translation, and acceptable age when the filing approaches.

Consistent identity details matter throughout. A different surname on a passport, marriage certificate, and residence card can be explainable, but the explanation should be documented before it delays a later application.

4. Marriage, family, and ancestry issues to verify

Each spouse needs a durable position

Costa Rica generally recognizes a valid marriage, subject to establishing its validity and meeting the relevant document requirements. That does not mean one spouse's temporary residence, permanent residence, or citizenship automatically establishes the other's corresponding status.

For your marriage, ask immigration counsel to confirm whether one spouse can anchor the other's residence, whether dependent residence counts toward permanent residence on the same basis, and whether each spouse must make a separate conversion application. Also establish what happens if the sponsoring spouse dies, becomes incapacitated, or no longer meets the temporary category's conditions.

This is especially important for a long-horizon retirement move. The useful question is not only whether you can move together, but whether either spouse could remain lawfully if the other could no longer manage the applications or provide the qualifying income.

Recognition for immigration also does not settle inheritance, medical authority, property, survivor rights, or other domestic purposes. Have Costa Rican family or estate counsel coordinate with your current-country adviser on those consequences, without treating immigration approval as proof that existing family documents work for every purpose.

Other family connections require actual evidence

No established Costa Rican parentage, ancestry, or existing nationality is available to support a different route in your plan. A genuine connection is worth investigating if it emerges, but a grandparent connection alone should not be treated as automatic citizenship by descent. Parent nationality, whether that parent was Costa Rican by birth, birthplace, and completed civil-registration or nationality-option steps can all matter.

Likewise, marriage between two foreign nationals does not create the special nationality position that marriage to a Costa Rican citizen may provide. If one spouse later naturalizes, ask what new residence or nationality opportunities that could create for the other spouse, including the applicable conditions and timing. Do not assume immediate citizenship or automatic family sponsorship.

If any child or other dependent will relocate, obtain a separate written assessment before relying on the adults' timeline. Temporary dependent inclusion does not guarantee inclusion through permanent residence or naturalization. Age limits, required status conversion, and separate applications may matter; minor-child

nationality procedures should not be extended to adult children without a confirmed legal basis. Any adoption, custody, or parentage records relevant to that assessment must also be reviewed.

5. What could damage your future options

Long absences can affect residence and citizenship differently. The reviewed residence framework identifies potential cancellation after more than two consecutive years abroad for temporary residents and more than four for permanent residents, subject to the applicable rules and exceptions. These are not formulas for qualifying residence or citizenship continuity.

Naturalization is stricter. The framework generally treats an absence exceeding three months as interrupting the citizenship calculation, subject to case-specific assessment. A trip can therefore leave your residence status intact while disrupting your citizenship timetable.

Given your healthcare priorities, obtain advice before an extended medical or family stay abroad. Do not assume that the purpose of the trip creates an exemption.

Missed renewals or unmet conditions can break continuity. Maintain lawful status and applicable obligations until a new status is approved. Ask what evidence protects you during pending renewals or conversion; a filing receipt should not be assumed to answer every legal-stay question.

Unsupported category changes can sacrifice accumulated time. Before changing status, confirm whether previous residence receives credit. Easier short-term administration is not necessarily the better long-term choice.

Unauthorized work, false documents, or criminal issues can undermine later applications. Retirement does not remove conduct requirements. Resolve any change in work activity or relevant record issue before taking action, rather than waiting for permanent-residence or nationality review.

6. Long-term status verification checklist

Verify now: Confirm each spouse's qualifying first category, permanent-residence starting date, dependent treatment, category-switch rules, and protection during pending applications. Establish your nationalities and acquisition histories before forecasting citizenship dates.

Preserve from day one: Keep individual approval and renewal files, passports, travel logs, address evidence, compliance records, and consistent civil documents. Calendar each spouse's deadlines separately.

Avoid accidental damage: Do not count tourist time, abandon renewals during conversion, assume long absences are harmless, or sign nationality declarations without reviewing existing-nationality consequences.

Revisit after arrival: Once both residence approvals are issued, have counsel replace the provisional timetable with actual dates. Recheck the next application stage before the three-year milestone, and review travel plans and citizenship requirements before relying on a naturalization anniversary.

What this changes in your plan

Choose a confirmed, qualifying temporary-residence category if Costa Rica is intended to become your durable home. Pensionado or Rentista may preserve a permanent-residence bridge; relying on visitor admission or a nonresident remote-worker stay would weaken that plan because those stays should not be counted toward the ordinary conversion route.

Keep citizenship optional, maintain separate continuity records for both spouses, and budget for renewals until conversion is approved. If either spouse's expected progression fails, first investigate another genuine residence or family route. If none is workable, reconsider permanent settlement before increasing your financial commitment.

Income Tax, Banking & Cross-Border Financial Planning

Your financial plan should start with dependable retirement income, not with moving all your money to Costa Rica. Costa Rica's generally territorial income-tax system can be favorable for foreign retirement receipts, but it does not end U.S. obligations or make every overseas payment tax-free.

Because you describe yourself as fully retired and married, the first task is to classify each spouse's actual income and confirm that payments and accounts will keep working abroad. Your pension sources, citizenship and tax status, investment holdings, and any property or business interests still need to be established separately. This chapter provides planning education, not a determination of your tax liability or a recommendation to sell, invest, transfer, or restructure assets.

How Costa Rica taxes income

Source matters more than the bank receiving the payment

Costa Rica generally taxes individuals on Costa Rican-source income rather than their entire worldwide income. In ordinary language, the main question is where the income-producing activity, property, or asset is located. Sending money to a Costa Rican bank is not, by itself, what makes it taxable.

Genuinely foreign-source pensions, public retirement benefits, overseas investment returns, and rent from property outside Costa Rica generally fall outside the ordinary individual territorial tax base. That is encouraging for your retirement plan. However, a pension, IRA withdrawal, Roth withdrawal, annuity, and investment distribution are not necessarily interchangeable under either country's rules. Each needs its own classification.

Local-source income is different. Rent from a Costa Rican property, gains on local assets, and services physically performed in Costa Rica can create local tax exposure even when the customer, employer, or receiving account is abroad. Costa Rican

employment, independent business activity, rental income, and investment gains also have different withholding or filing arrangements.

Confidence: High in the broad territorial framework; moderate until your specific receipts are classified. Before relying on long-term foreign-income treatment, have Costa Rican counsel check enacted law for the move year, including whether proposals affecting foreign passive income have changed the rules. Rules applying to certain multinational entities should not be assumed to apply to ordinary retired individuals.

Tax residence and the arrival year

The principal individual residence test generally looks at presence for more than 183 days in the relevant fiscal period. Arrival and departure days matter, and some short temporary absences can count unless foreign tax residence is properly evidenced. Different timing rules can apply to taxes without an annual assessment period.

Do not treat this as a tax-free first six months. Costa Rican-source income can be taxable before you become tax resident. Conversely, becoming resident does not automatically bring every foreign asset and income stream into a worldwide tax system.

Immigration residence, tax residence, tax registration, and bank tax-residency declarations serve different purposes. A Pensionado application or residence card does not settle all four.

Next step: Give a Costa Rican tax professional both spouses' proposed arrival dates, travel plans, foreign-residence evidence, and income inventory. Ask for written conclusions about day counting, arrival-year treatment, registration, withholding, and return requirements. Keep separate travel logs for each spouse.

Income tax is not the whole recurring bill

CCSS, Costa Rica's social-security and public-health system, assesses contributions separately from income tax. Foreign-source income being outside income tax does not establish that it is excluded from a CCSS reference-income assessment.

For your cash-flow plan, obtain documented assessment assumptions for each spouse rather than applying a generic household percentage. The healthcare chapter covers access and care; here, the important point is to include contributions alongside taxes, insurance, and transfer costs when estimating spendable retirement income.

Cross-Border Treaty Status: United States and Costa Rica

The United States is the only established home-country connection in your information. Do not assume a treaty protects a receipt simply because it crosses the border.

Income tax treaty: No. The supplied treaty findings identify no comprehensive U.S.-Costa Rica income-tax treaty in force. Do not assume a treaty residence tie-breaker, special pension allocation, or treaty-based relief for otherwise overlapping taxes.

Estate tax treaty: Not confirmed. Authoritative bilateral confirmation has not been established for this dimension. Do not rely on estate-tax treaty relief.

Inheritance tax treaty: Not confirmed. Recipient-level inheritance-tax coordination requires its own authoritative confirmation; an estate-tax conclusion would not answer it.

Gift tax treaty: Not confirmed. Lifetime transfers require separate confirmation; income-tax or estate-tax arrangements do not establish gift-tax relief.

Social-security or totalization agreement: No. The supplied findings identify no U.S.-Costa Rica agreement coordinating contribution coverage or combining qualifying work periods.

Practical meaning: Domestic foreign-tax-credit rules may still help with income taxed by both countries, but relief is not automatic. Tax-information exchange arrangements do not provide the protections of a comprehensive income-tax treaty.

A totalization agreement, where one exists, addresses specified social-insurance contributions and benefits. It does not decide income tax, immigration permission, healthcare entitlement, payroll compliance, or employment law. Its absence also does not, by itself, prevent an existing U.S. retirement benefit from being paid abroad.

Confidence: High in the supplied income-tax and totalization findings, subject to a move-year official-list recheck. The other three dimensions remain unresolved. Ask coordinated U.S. and Costa Rican counsel to confirm them separately through authoritative treaty lists or texts before any transfer or estate-related transaction.

Your U.S. taxpayer overlay

Departure does not necessarily end worldwide reporting

U.S. citizens and many resident aliens generally remain subject to U.S. federal reporting on worldwide income while abroad. If either spouse is neither a citizen nor a continuing U.S. tax resident, departure-year rules may produce a different result. Establish each person's position rather than assuming your obligations match.

Continuing filing duties do not necessarily mean paying tax twice. Equally, little or no Costa Rican income tax does not eliminate U.S. tax on pensions, distributions, investment income, or gains. Ask your U.S. international tax professional to review withholding, estimated payments, filing status, and any continuing green-card or residence issues before departure.

Retirement income, foreign-tax credits, and earned-income exclusions

The Foreign Tax Credit, generally claimed by individuals through Form 1116, can reduce U.S. income tax when qualifying foreign income taxes apply to the same income. Creditability, income sourcing, income categories, and limitations matter. A Costa Rican payment labeled a tax or contribution is not automatically creditable, and CCSS contributions should not be treated as income tax without review.

The Foreign Earned Income Exclusion, or FEIE, generally concerns compensation for services performed abroad. It ordinarily does not cover pensions, Social Security, dividends, interest, capital gains, most rental income, or other passive receipts. Since you report being fully retired, it is not the central tool for this plan.

If paid work resumes, request a fresh analysis before accepting it. FEIE is elective, generally claimed on Form 2555, and requires a foreign tax home plus a qualifying residence or physical-presence test. It generally does not eliminate U.S. self-

employment tax. Local income tax, payroll, Social Security and Medicare taxes, CCSS contributions, and work permission remain separate questions. Foreign taxes attributable to income excluded under FEIE generally cannot also support a credit on that same excluded income.

Do not change from employee to contractor, form a foreign company, or redirect compensation simply to obtain an assumed exclusion.

Foreign accounts and assets require their own review

Foreign-account reporting is separate from income tax. An account can require disclosure even when it earns little interest or contains savings that were already taxed.

For qualifying U.S. persons, the FBAR generally applies when aggregate foreign financial accounts exceed USD 10,000 at any point during the year. This is a combined-account test, not a separate allowance for each account. Form 8938 is a different filing with different thresholds and asset coverage; filing one does not necessarily satisfy the other.

Your preparer should review joint ownership, signature authority, filing status, maximum balances, prescribed exchange rates, and valuation dates. Additional returns may apply to foreign companies, trusts, funds, or retirement arrangements.

Costa Rica's territorial system should not be read as a promise of no reporting. Banks collect tax-residency information, and business, entity, and beneficial-ownership disclosures can apply separately. Ask whether your actual holdings trigger any individual or entity filings.

U.S. State Domicile, Abandonment of Former Domicile & Ongoing Ties

Moving abroad does not automatically end state income-tax exposure. Domicile means your established permanent home, judged through intent and objective evidence. A former state may argue that you never abandoned it or that your Costa Rica stay is temporary.

Domicile is different from statutory residence, which can arise under a state's day-count and housing rules. Neither is interchangeable with immigration residence, federal tax residence, or a mailing address.

Have a state-residency specialist review establishing a new domicile, abandoning the former domicile, physical presence, and consistent evidence. Relevant records include residential and mailing addresses, driver's licenses, vehicle and voter registration, healthcare relationships, banking, insurance, tax filings, estate documents, property, business and professional connections, and family or community ties. Preserve affirmative evidence of leaving the former domicile as well as establishing the new one.

A mailbox, driver's license, voter registration, or connection to a no-income-tax state is not independently sufficient. If preserving or establishing a U.S. base in such a state is worth investigating, counsel should assess the complete facts and the former state's likely response.

Keeping a U.S. home may be useful for returning, but it can complicate this analysis. Rental income from property there may also remain taxable by that state after residence changes.

Public retirement benefits and private retirement accounts

Your retired status does not establish that you receive a public pension, have sufficient contribution credits, or have elected to claim. No specific public-retirement entitlement or date of birth is established in the supplied context, so the following U.S. system is something to investigate, not an assumed source of income.

U.S. Social Security: confirm the actual record

Likely system: Social Security retirement, spouse, or survivor benefits may be relevant if either spouse has a qualifying U.S. earnings or family record.

Timing: Retirement claiming can generally begin at 62 with a reduction. Full retirement age depends on birth year and is 67 for people born in 1960 or later. Delayed-retirement credits generally stop increasing the retirement benefit at 70.

These are claiming windows, not proof of entitlement or a recommendation to claim. Obtain dates of birth before attaching calendar-year milestones to either spouse.

Unresolved facts: Confirm insured status, earnings credits, existing elections, benefit type, citizenship, and any spouse or survivor claim. Do not assume years contributed in Costa Rica can be combined with U.S. credits, given the absence of a totalization agreement.

Payment abroad: Many qualifying Social Security recipients can receive payments abroad, but citizenship, benefit type, residence, and other conditions matter. Supplemental Security Income, or SSI, has substantially different overseas restrictions and should not be confused with retirement benefits.

Tax and household consequences: Review U.S. taxation, Costa Rican source classification, withholding, payment currency, and direct-deposit options. Marriage may support certain benefits under applicable rules, but a survivor's amount and access to funds must be confirmed individually.

Best confirmation source: The Social Security Administration for earnings records, claiming options, overseas-payment conditions, reporting duties, and survivor benefits; coordinated tax professionals for taxation.

For private pensions, IRAs, employer plans, annuities, and Roth accounts, obtain provider confirmation of overseas servicing, distribution options, withholding, and beneficiary administration. Preserve contribution, basis, and distribution records. Do not roll over or liquidate an account merely because the move is approaching.

Banking, currency, and reliable access to money

Costa Rican banks commonly request identification, address evidence, tax-residency declarations, and proof of the source of funds. Requirements differ by bank, account type, and whether you hold a passport only, pending residence, or a DIMEX residence card. Account opening is not guaranteed by immigration status.

Your Central Valley rental trial offers a useful opportunity to test banking access before routing essential income locally. Ask potential institutions about accepted documents, account restrictions, maintenance requirements, online access, transfer processing,

and applicable deposit protection. Get institution-specific answers.

At the same time, ask every U.S. bank, broker, and retirement custodian whether it can service a Costa Rican residential address. Some allow account retention but restrict new purchases or products. Use truthful residential and tax-residency disclosures rather than a mailing address to conceal where you live.

A secure mail-forwarding service can support continuity through scanning, searchable archives, and forwarding cards or documents. Confirm check-handling services separately. Institutions may still require a true residential address and may reject a commercial mailbox for that purpose.

Before relying on the setup: Test two-factor authentication abroad, replacement-card delivery, fraud contacts, online transfers, and each spouse's authorized access. Marriage alone does not ensure that one spouse can operate the other's account during an emergency.

Daily expenses may be in colones while your income remains in dollars. Compare exchange spreads, sending and receiving fees, intermediary charges, and card costs. Keep transfer receipts and original source-of-funds records. Moving existing savings is not inherently new income, but the underlying receipt or asset sale can have tax consequences.

Before a large transfer, independently verify beneficiary instructions and ask about compliance holds. Preserve more than one lawful route to essential funds rather than closing working accounts during the transition.

Investments, business interests, and Costa Rican ownership costs

If you hold investments, confirm overseas brokerage access before changing your address. Non-U.S. pooled funds can create complex U.S. treatment under passive foreign investment company rules, often called PFIC rules. Have a qualified adviser review product classification before acquisition; this is not a recommendation to change your portfolio.

If business interests remain, retirement does not erase entity returns, distributions, guarantees, or outstanding obligations. Managing a business from Costa Rica or resuming consulting can change local income sourcing and compliance. Review retained ownership and any wind-down separately from new paid work.

Costa Rica does not generally impose an individual worldwide net-wealth tax. Local assets can nevertheless carry recurring costs: municipal property tax, an applicable national residential solidarity tax, vehicle charges, and legal-entity obligations.

The general municipal property-tax framework uses registered taxable value, not mortgage-adjusted equity. A higher-value residence may also face the separate solidarity tax. Municipal valuations and service charges can differ, so a seller's historic bill is not a dependable estimate of your future bill.

For any later purchase, obtain parcel-specific tax and valuation checks, current solidarity-tax applicability, and purchase and sale tax treatment. A company-owned home may introduce annual entity charges, asset reporting, and beneficial-ownership filings even without rental income. Do not assume entity ownership is simpler or more protective. There is no supported basis here for selecting one Central Valley municipality over another on income-tax grounds.

If you own a home or other property in the United States

Property ownership has not been confirmed, but this decision deserves review before changing use or signing a sale contract.

Sell: Examine liquidity, sale costs, principal-residence relief, state tax, and the consequences of selling before or after departure.

Keep as a return base: Include mortgage payments, property tax, insurance, maintenance, security, tied-up capital, and domicile implications.

Rent out: Review income reporting, depreciation, landlord rules, lender consent, insurance, management, vacancy, and later sale treatment.

Leave vacant temporarily: Confirm vacancy coverage, inspections, utilities, association rules, and security arrangements.

The broad U.S. main-home sale exclusion commonly involves ownership and use during the relevant five-year period, often summarized as two out of five years. That shorthand does not establish that you qualify. Rental conversion, depreciation, exceptions, and state rules can change the result.

For example, imagine a retired couple rents out their former home while testing Costa Rica. They gain rental income and retain an asset, but cannot necessarily return immediately because a tenant has occupancy rights. Depreciation and a delayed sale can also alter the tax result. The return-home benefit therefore needs both legal and financial testing.

Ask a U.S. property-tax adviser to compare the options, with Costa Rican counsel reviewing any local consequences. Obtain lender, insurer, and property-management answers before conversion. Property equity is not the same as accessible emergency cash.

A short bridge to estate and family planning

Your marriage matters to ownership, beneficiary arrangements, and survivor access, but immigration recognition does not settle every financial right. Confirm how banks, pension administrators, insurers, and Costa Rican property records recognize the marriage and what evidence they require.

Before retitling accounts, gifting assets, or forming an ownership entity, coordinate U.S. and Costa Rican review of possible transfer taxes, reporting, and administration. Joint ownership is not automatically a substitute for enforceable authority. The next chapter addresses wills, inheritance, gifts, succession, and supporting documents in detail.

What this changes in your plan

Costa Rica remains financially promising for a retirement-led move, but your usable income must be demonstrated after both countries' obligations and account-access costs.

Before departure, prepare an income-and-asset inventory for each spouse and obtain a coordinated first-year tax and reporting plan. During the rental trial, test payments, authentication, transfers, and actual net cash flow. Keep statements, travel logs, acquisition records, and distribution evidence from the start.

Wait for coordinated review before selling or renting out a U.S. home, closing important accounts, rolling over retirement assets, buying foreign funds, changing ownership, forming a company, or committing substantial purchase funds. This sequence protects your budget and preserves a workable return option while you establish whether Costa Rica can support dependable daily life.

Inheritance & Estate Tax, Estate Planning & Cross-Border Succession

Your estate plan needs to work in two places, not simply remain valid on paper. For your Costa Rica move, the most useful work is making sure your spouse can access money, handle local affairs, and obtain help during incapacity or after a death without first untangling unfamiliar foreign documents.

Costa Rica's likely absence of a standalone estate, inheritance, or gift tax is encouraging. It does not mean that transferring property is free, that overseas taxes disappear, or that your existing will and powers of attorney will be easy to use locally.

Because you describe yourself as fully retired and place considerable importance on healthcare, survivor cash flow and usable decision-making documents deserve attention before departure. Your rent-first approach gives you time to coordinate the larger estate plan before buying or changing ownership. This chapter identifies the questions for that review; it does not determine your governing law, document validity, or tax liability.

Local transfer costs and overseas tax exposure

Costa Rica: no standalone tax does not mean no cost

The likely current position is that Costa Rica does not impose a standalone estate, inheritance, or gift tax. Confidence in that general position is moderate; the treatment of a particular transfer still needs confirmation before you rely on it.

An inherited or gifted Costa Rican property can nevertheless involve property-transfer charges, documentary stamps, registration fees, legal work, and estate-administration costs. Any exemption must be established for the actual transaction. Moving ownership into a spouse's name, a company, or a trust should not be treated as a cost-free administrative change.

For you, the practical distinction is between **tax on receiving an inheritance** and **the cost of transferring and administering the asset**. Even without the first, the second can affect your budget and the time your spouse must wait to obtain control.

Before a purchase, gift, or title change, ask a Costa Rican estate and property lawyer for a written explanation of the applicable charges, valuation basis, possible exemptions, and administration costs. A tax adviser should separately assess the consequences outside Costa Rica.

No material provincial or cantonal inheritance-tax difference has been identified that would justify changing your Central Valley rental search. Choose your arrival base for daily-life needs rather than an assumed local inheritance-tax advantage.

U.S. connections remain important

Your existing financial planning identifies a continuing U.S. tax connection. Estate and gift taxes, however, use different tests from ordinary income taxes.

U.S. citizens generally face federal estate and gift-tax rules covering worldwide assets. For people who are not U.S. citizens, estate and gift-tax exposure can depend on **domicile**, meaning the place treated as their permanent home, and on where assets are legally located. Domicile for these taxes is not necessarily the same as income-tax residence. U.S. state estate or inheritance taxes may also remain relevant through domicile or property connections.

Your citizenship, your spouse's citizenship, ownership arrangements, and asset locations therefore need to be established before drawing conclusions. Transfers to a spouse who is not a U.S. citizen can receive different treatment from transfers to a U.S.-citizen spouse. Do not assume that marriage alone settles the tax position.

Ask your U.S. adviser to review retained property, retirement accounts, life insurance, investments, jointly owned assets, and any existing trusts. A recipient living in another country may introduce another inheritance or gift-tax connection. Costa Rican residence does not by itself remove those obligations.

Residence history matters. Some jurisdictions use prior residence periods or continuing domicile connections when deciding whether transfer taxes apply. A last-minute move may not change the result, especially if a home, family ties, or an

intention to return remains elsewhere. Have your advisers identify any relevant lookback period and the evidence needed to establish a genuine change of domicile. Do not import another country's lookback rule into Costa Rica by assumption.

Cross-border treaty consequence

Estate-, inheritance-, and gift-tax treaty coverage between the United States and Costa Rica: Not confirmed. Do not build your succession plan around treaty relief unless your advisers establish an applicable treaty provision.

An income-tax treaty is not automatically an inheritance- or gift-tax treaty. Likewise, an information-sharing agreement does not establish relief from these taxes. If more than one country could tax a transfer, your advisers need to identify any applicable domestic credit or other relief separately, including its limitations.

Who inherits, and where the estate is administered

Costa Rica is primarily a civil-law country. Written law, formal documents, notarial procedures, and registration play an important role. A Costa Rican notary is a legal professional with formal document and registration functions, not simply the equivalent of a U.S. signature-witnessing service. Confirm who is representing your interests and what their engagement covers.

Costa Rican succession rules distinguish among local real estate, movable assets such as money or investments, and questions about interpreting a will. Asset location and domicile can matter. An immigration residence permit does not, by itself, decide which succession law governs every asset.

Costa Rica generally allows relatively broad freedom to choose beneficiaries in a will, rather than imposing a general fixed reserved share for all family members. But that freedom is not unlimited. Family-support protections can matter for minor children, children unable to support themselves because of disability, and a spouse or parents needing support. Marital-property rights must also be resolved before identifying what actually belongs to the deceased person's estate.

Your marriage makes this distinction important: the property your spouse already owns is a separate question from the property your spouse inherits. Joint names on an account or deed do not necessarily answer either question.

Without an effective will, **intestacy rules**, the legal rules for distributing an estate when there is no valid testamentary direction, may determine who receives property. Do not assume that your spouse automatically receives everything. Ask counsel to explain the result for your actual family, including any prior-family obligations or financially dependent relatives. The information supplied does not establish the number or legal circumstances of any child or other dependent, so those facts need confirmation rather than assumption.

Notarial administration versus a court process

Qualifying foreign wills may be used in uncontested Costa Rican notarial succession under the framework introduced in June 2023. This is useful, but it does not make every foreign will suitable for that process. A dispute, an interested minor, incapacity, or an instrument-specific problem may require judicial administration.

A completed foreign probate proceeding presents a different question. A foreign court order may need a recognition process, sometimes called **exequatur**, before it can be implemented locally. Put simply, finishing an estate in the United States does not necessarily finish the work needed to transfer Costa Rican assets.

Ask coordinated counsel for a short asset-by-asset map: who owns each asset now, which law may govern its succession, who would administer it, and what local steps would be needed. This is more useful than a general assurance that your will is valid internationally.

Foreign documents: valid is not the same as usable

A foreign document can be legally recognizable yet difficult for a Costa Rican bank, registry, court, or healthcare provider to use. Spanish-language administration introduces translation costs and the possibility that important terms will be misunderstood.

That matters particularly if your existing documents are in English or another language different from the language used locally. A term familiar to a U.S. lawyer may not have an exact Costa Rican equivalent. Translation should preserve the intended legal meaning, not merely replace each word.

Wills and foreign court orders. Confirm the required original or certified copy, authentication, accepted Spanish translation, and any local filing, registration, or incorporation into a notary's official records. Authentication does not prove that every provision is enforceable.

Financial powers of attorney. A foreign power may require local review and formalities before an institution accepts it. Confirm its permitted scope, whether it remains usable after incapacity, and whether the intended representative can actually use it at your bank or registry. A power of attorney ordinarily ends at death; it should not be treated as a substitute for estate administration.

Healthcare directives. A foreign directive may express your wishes but should not be assumed to replace Costa Rican requirements for a local directive or representative appointment. Legal validity and access during an emergency are separate issues.

Trusts, joint ownership, and beneficiary designations. Costa Rica has trust arrangements, but a foreign trust does not automatically receive the same legal, administrative, or tax treatment as it does at home. Similarly, a survivorship clause or named beneficiary may work for one institution without controlling other assets. Ask whether each arrangement is recognized, who can act under it, and whether local administration is still required.

Authentication and translation order

Use the following as a starting sequence, subject to the receiving institution's requirements:

1. **Notarize if necessary.** Documents you sign, such as powers of attorney, may first need notarization. This generally authenticates the signing process, not the truth or legal effectiveness of every statement.

2. Obtain an apostille or legalization where the document was issued. An apostille authenticates an official signature, seal, or capacity for accepted international use. Costa Rica participates in the apostille system, but the appropriate route depends on the issuing country and document. Consular legalization may be needed where that system does not apply.

3. Translate last in the accepted format. This allows the translation to include the document and its authentication. Confirm whether an official, certified, or otherwise specifically accepted Spanish translation is required.

4. Complete any local filing or registration. Ask whether the document needs incorporation into notarial records, registry action, or judicial recognition before use.

Verify the exact requirements before paying for preparation. Keep accessible originals and, where useful, additional authenticated certified copies. A photocopy of one apostilled document does not automatically become another authenticated copy.

Relationship Recognition & Survivor Authority

Warning: recognition of your marriage does not automatically establish every survivor or decision-making right. A valid foreign marriage may be recognizable in Costa Rica, but the proof, registration requirements, and consequences need confirmation for each relevant purpose.

This review should address inheritance-tax treatment in every affected country, Costa Rican intestate and marital-property rights, survivor benefits where applicable, estate administration, next-of-kin treatment, and healthcare or financial authority during incapacity. Recognition for immigration purposes is not proof that all these matters are settled.

Ask Costa Rican counsel whether an authenticated marriage certificate and Spanish translation are sufficient for the institutions you expect to use, or whether an additional local step is needed. Ask your U.S. adviser how each spouse's citizenship and domicile affect transfers between you.

Most importantly, do not rely on marriage alone to give your spouse unrestricted access to accounts, medical information, or decision-making authority. Prepare the relevant authority while both of you can choose representatives and give instructions. This is not a prediction that something will go wrong; it is a way to prevent an emergency from becoming a document problem.

Costa Rica has local advance-healthcare-directive and supported-decision-making frameworks. Have local counsel and your intended healthcare provider confirm current execution, identification, representative, registration, and updating requirements, including whether a five-year update applies. Keep the focus here on usable authority; treatment and care access belong in the healthcare chapter.

Coordinate companion documents before signing

A locally prepared or locally reviewed will, financial power, or healthcare document may make sense if Costa Rican administration is likely. Locally appropriate documents can reduce translation needs, mistranslation risk, delay, and resistance to unfamiliar foreign instruments. They cannot guarantee acceptance or eliminate every cross-border step.

The important safeguard is coordination. Your Costa Rican and U.S. estate lawyers should agree on the scope of each document, the assets it covers, who acts under it, and how it interacts with existing instruments. Local documents must not create conflicting gifts, duplicate authority, or accidentally revoke your home-country plan.

For example, imagine a retired couple who signs a Costa Rican will intended only for their local assets. A broad statement revoking all earlier wills could also disrupt their U.S. plan. The problem is not having two wills; it is having two wills that were prepared without a shared understanding of their reach.

What to Confirm: Your coordinated estate and incapacity plan

What we know from your answers: You are retired, married, planning a longer-term Costa Rica move, and prioritizing healthcare. Your existing estate documents, citizenship details, intended heirs, and asset ownership have not been established.

What this means for you: Protecting your spouse's practical access and authority should come before restructuring assets.

What to confirm: Governing law for each important asset; family-support and marital-property claims; foreign-document acceptance; local administration routes; authority during incapacity; and transfer-tax exposure in all connected jurisdictions.

Best source: A Costa Rican estate lawyer or notary experienced in foreign estates, working directly with your U.S. estate lawyer and cross-border tax adviser. The bank, registry, and healthcare provider should confirm their own acceptance requirements.

How the answer could affect the move: It may change the documents needed before departure, the ownership arrangement considered for a later property purchase, or whether a proposed gift or beneficiary change should be deferred.

What this changes in your plan

Start with a separate inventory for each spouse: assets, debts, ownership, location, intended beneficiaries, existing wills and trusts, powers, directives, account designations, and the location of originals. Include any retained U.S. property and identify who could access cash if an account were temporarily unavailable.

Then obtain coordinated document review and a written cost estimate. Confirm professional credentials, cross-border experience, fee scope, and who will handle translations and local filings. Keep a concise emergency packet accessible to your chosen representatives without exposing passwords or sensitive records unnecessarily.

Wait on property purchases, retitling, substantial gifts, trust changes, beneficiary changes, and replacement wills until the local and U.S. reviews agree. Review domicile and transfer-tax consequences before treating Costa Rican residence as a financial dividing line. Your rental trial can proceed without settling every future ownership decision, but essential incapacity authority should not wait for a purchase.

The practical conclusion is reassuring but specific: this looks manageable with coordinated preparation. Costa Rica's likely lack of standalone inheritance and gift taxes is an advantage. The work that protects you and your spouse is making the

documents usable, preserving survivor cash flow, and preventing one country's plan from undermining the other's.

Healthcare, Insurance, Medication & Specialist Access

Costa Rica offers a credible public healthcare system and substantial private medical services, especially in the Central Valley. For your move, the important question is not simply whether good doctors exist. It is whether both spouses can get covered, reach the right care, and pay for any gaps without disrupting your retirement budget.

Because you describe yourself as fully retired and place a high priority on healthcare, plan for a layered transition: establish public coverage, keep suitable interim protection, and price private care where public appointments may take too long. Your answers do not identify specific medications, diagnoses, specialists, or current insurance. Those missing details limit confidence in your personal care arrangements, not in the existence of Costa Rica's healthcare system.

How public healthcare works

Costa Rica's public social-insurance system is run by the Caja Costarricense de Seguro Social, usually called CCSS or the Caja. It provides primary care, referrals, hospital treatment, and covered prescriptions through its own network. It is not simply free healthcare available upon obtaining residence.

Public entitlement and usable coverage are different. A possible right to enroll does not establish active medical coverage, an approved dependent relationship, an available appointment, or coverage for every service. A residence application, insurance number, contribution payment, or clinic registration alone should not be treated as proof that both spouses have complete, active medical rights.

Your likely route into the Caja

For nonworking foreign retirees, a voluntary or migrant insurance arrangement is the likely route to investigate. A pension paid from abroad does not itself place you in Costa Rica's domestic pensioner insurance category. CCSS generally assesses income to establish contributions; obtain your own assessment rather than using another retiree's payment as a budget estimate.

Residence administration and CCSS participation are linked. As the residence chapter explains, your likely Pensionado path needs a coordinated document and enrollment sequence. Private insurance should not be assumed to replace required Caja participation.

For you, the immediate consequence is a transition period during which private insurance or self-pay care may be the practical default. A pending residence application does not create public medical rights. Confirm which residence-stage documents CCSS accepts, when contributions begin, when medical rights become active, and whether any restriction applies to scheduled treatment or hospitalization.

Confidence: High in this broad public/private structure; moderate in your likely enrollment route. Your exact category, assessed contribution, activation date, and household arrangement need confirmation from CCSS using your actual documents and income evidence.

Each spouse needs a confirmed arrangement

Marriage may support an application for **Proteccion Familiar**, the Caja's family-protection arrangement for qualifying dependents. It is not automatic enrollment through a marriage certificate or immigration-dependent status. Your spouse's independent income or contribution obligations may change whether family protection or separate enrollment is appropriate.

Ask CCSS to assess both spouses individually and confirm the current marriage, identity, residence, income, and dependency documents required. Obtain separate confirmation of active rights for each of you. Also ask what happens if the principal insured spouse loses coverage or dies; relying on one person's enrollment creates a dependency that needs a replacement plan.

Your complete relocating dependent group has not been established. If your child or children will relocate, qualifying minors may have a family-protection route, but immigration permission and public-healthcare enrollment remain separate. Adult children generally require a distinct assessment; student status, age boundaries, financial dependency, and documentation can matter. An adult disabled dependent

may have a special route, but disability qualification, assessment, and continuing dependency evidence must be confirmed rather than inferred from immigration approval.

Local registration and referrals

Once rights are active, you normally register with the health area serving your address. The local primary-care team is commonly called an **EBAIS**. This address-based registration, or *adscripcion*, establishes where you enter the public system. EDUS, the Caja's digital health system, can support appointment arrangements, but it does not remove registration or referral requirements.

Primary care ordinarily directs access to public specialists and hospital services. Covered visits generally do not carry routine visit copays, but contributions, uncovered services, and care purchased privately remain separate expenses. Public referral queues can delay nonurgent specialist consultations, tests, and procedures even after coverage is active.

For example, imagine a retired couple whose Caja coverage is active. One spouse needs a specialist review sooner than the public appointment offered. They may choose to pay privately, but that private consultation does not automatically entitle them to immediate public testing or reimbursement. They need to understand both pathways before paying.

Emergency care is not the same as insurance

An uninsured foreign resident can receive emergency treatment, but emergency access should not be confused with free hospitalization. Financial responsibility can remain. Nonurgent uninsured public services generally require advance payment, while private hospitals may require deposits, payment guarantees, or insurer authorization.

Confirm the assigned public referral hospital and a practical private emergency alternative. Ask each receiving hospital how uninsured admission, insurer approval, ambulance arrival, and transfer to higher-level care work. A hospital shown on a map is not necessarily the facility equipped for your particular emergency.

Insurance and the money needed between systems

Private insurance can protect against substantial medical bills and provide another route to care. It is not a promise that every condition, prescription, specialist, or hospital will be covered.

For a retired household, entry ages, renewal provisions, pre-existing conditions, waiting periods, annual limits, deductibles, and coinsurance deserve close attention. Coinsurance means the share of an eligible bill you must still pay. Direct billing means the insurer pays the hospital under an agreed arrangement; reimbursement means you may need to pay first and claim later.

Travel insurance may exclude relocation, extended residence, routine care, or ongoing treatment. Do not rely on it as your bridge merely because the policy remains within its stated travel dates.

What to Confirm: Coverage for both spouses

What we know from your answers: You are retired, married, and concerned about healthcare and affordability. Your ages, medical histories, and current policies have not been supplied.

What this means for you: Neither a generic premium estimate nor your spouse's acceptance establishes adequate coverage for you.

What to confirm: Obtain written, person-specific underwriting decisions, effective dates, exclusions, waiting periods, entry and renewal age provisions, inpatient limits, prescription coverage, authorization rules, and direct-billing arrangements. Compare these with each spouse's confirmed Caja activation and usable appointment route.

Best source: A licensed insurance professional reviewing the actual policy and endorsements, together with CCSS and hospital admissions staff.

How the answer could affect the move: An excluded condition or delayed activation may require a larger reserve, different interim coverage, or a later departure. Keep existing coverage until the replacement arrangement is demonstrated, not merely applied for.

Budget separately for assessed Caja contributions, private premiums, out-of-pocket consultations and medicines, deductibles, and hospital deposits. Keep an accessible reserve for paying before reimbursement. These costs should replace the broad healthcare allowance used in earlier budget planning with actual household figures.

If your current health plan does not cover medical evacuation, consider whether separate coverage or a medical-evacuation membership would be appropriate. Verify resident-abroad eligibility, geography, exclusions, authorization, transport limits, and whether transport is only to the nearest suitable facility rather than to your preferred home-country hospital.

Medication, laboratories, and specialist continuity

Your answers do not disclose a medication or treatment list. That is an information gap, not evidence that continuity will be easy. Prepare a separate inventory for each spouse before asking pharmacies or insurers to assess the move.

Record the active ingredient, brand, strength, dose, formulation, refill frequency, storage instructions, and any prescribed testing or follow-up dates. Include relevant nonprescription and compounded products actually used. Your current clinician should provide a concise clinical summary, allergies, recent results, and the next review dates.

Three separate questions for every medicine

Can you bring it into Costa Rica? Ask the Ministry of Health's responsible office about lawful personal carriage, quantity, packaging, prescription or physician-letter requirements, and any translation or authorization. Postal and courier imports are a separate question; do not assume mailed refills are an available backup.

Can a local clinician prescribe it? Treat your foreign prescription as handover documentation until the receiving clinician and pharmacy confirm its acceptance. A Costa Rican prescription or local reassessment may be necessary. Establish who will prescribe and how soon an appointment is available.

Can a pharmacy reliably dispense it? Costa Rica's Registrelo platform can help establish medicine registration, but registration does not prove stock, the exact formulation, lawful personal import, or insurance reimbursement. Ask two licensed pharmacies about the exact product, strength, formulation, reorder time, refill process, and price.

Any proposed replacement should be reviewed by your clinician and pharmacist. Similar ingredient names do not establish that a different release formulation or delivery method is suitable for you.

For example, imagine someone brings a lawful initial supply but discovers that the locally stocked medicine uses a different formulation. The safe planning response is a clinician-reviewed alternative or confirmed supply route, not assuming the products are interchangeable.

Monitoring, specialists, and mental-health care

If either spouse needs laboratory monitoring, identify the exact tests, ordering requirements, preparation, turnaround, reporting units, and cost. Ask whether testing is performed locally or sent elsewhere, and name the clinician responsible for reviewing results. Having a laboratory nearby is not enough if a time-sensitive test takes longer than expected.

Private specialist appointments may provide a more direct route than public referrals, particularly in the metropolitan Central Valley. Actual specialty fit, capacity, English-language support, and insurance acceptance still need confirmation. Hospital Clinica Biblica is one lead to investigate for ordinary specialist and laboratory services, including its metropolitan locations; it is not an endorsement or confirmation of appointment availability.

No mental-health treatment need was disclosed. If ongoing therapy or psychiatric care is part of either spouse's actual care, confirm working language, local prescribing responsibility, appointment frequency, confidentiality, and coverage. A current therapist's ability to continue cross-border sessions also needs licensing and insurer review.

Arrange a clinician-directed arrival supply within confirmed carriage limits and book local care before supplies or monitoring deadlines run out. Do not treat an emergency department as a guaranteed refill service. If essential prescribing, dispensing, or monitoring remains unresolved, postpone departure rather than surrendering dependable care.

Choose a home that keeps care reachable

The proposed Central Valley rental trial is especially useful for healthcare. Metropolitan areas offer more private alternatives, but traffic, hills, and transport can turn a seemingly nearby hospital into a difficult trip.

Investigate service-connected parts of the San Jose metropolitan area, including the Escazu or Santa Ana corridor, alongside other Central Valley options already discussed. These western metropolitan areas often have costs moderately higher than Costa Rica's overall average; treat that as a qualitative estimate and test actual rent, transport, and medical costs locally.

For each rental, identify the assigned EBAIS, public referral hospital, private emergency option, pharmacy, and any required specialist or laboratory. Test the routes during busy periods and poor weather. Confirm reliable transport if one spouse cannot drive or accompany the other.

Check the home and clinics for steps, steep access, bathroom layout, elevators, and room for temporary mobility equipment. No disability requirement has been disclosed, but an accessible rental protects you during an injury or recovery without committing you to specialized housing prematurely.

Later-life care and a usable return option

Your long-term retirement plans justify a modest durability check, even though you have not selected a current long-term-care need. Costa Rica has formal residential and home-care services, but availability, staffing, language support, and quality vary. Options are easier to investigate around major population centers; family care at home remains important.

Ordinary medical treatment, hospital rehabilitation, and skilled nursing are different from custodial care, which means ongoing help with daily activities. Assisted living, memory care, home aides or live-in caregivers, skilled home nursing, and hospice or palliative care also require separate service and funding checks. Family-provided care is another arrangement, not a covered professional service.

Do not assume Caja enrollment or ordinary private medical insurance pays for residential accommodation or long-term personal assistance. Public medical services and separately assessed social-support programs have different rules; access may depend on residence, financial circumstances, disability assessment, and available capacity. Plan on possible private payment unless an authority confirms otherwise.

If these needs emerge, inspect licensing, staffing, supervision, backup caregivers, language, physician involvement, emergency transfer, and exclusions before relying on a facility or home-care agency. Visiting family should not be treated as a permanent care solution without checking how long they can lawfully stay and realistically help.

No home-country public-healthcare entitlement has been established in the information supplied. If either spouse has Medicare or another public or private arrangement, ask its administrator about coverage in Costa Rica, prolonged absence, enrollment obligations, and return-home activation before changing it. Preserve a realistic route back to treatment and support rather than assuming citizenship or an address guarantees immediate coverage.

Marriage recognition for immigration is separate from healthcare authority. Carry usable marriage evidence and ask Costa Rican counsel and receiving hospitals how each spouse can receive information and make decisions during incapacity. The estate chapter owns inheritance and survivor planning; here, the priority is making its healthcare directives and authority documents usable at admission.

What this changes in your plan

Location: Start with a service-connected Central Valley rental. Choose the address around actual clinic, pharmacy, hospital, and transport access, not hospital proximity alone.

Timing: Before departure, establish each spouse's insurance bridge and any essential care handover. During the first seven days, confirm booked care and practical routes; by day 30, complete available local registration and test refills or follow-up; by day 90, review actual access and costs. Enrollment deadlines and clinical needs take priority over these review points.

Insurance and medication bridge: Keep existing protection until replacement coverage is active and usable. Arrange any necessary arrival medicines and monitoring with both current and Costa Rican clinicians.

Reserves and commitments: Fund contributions, uncovered care, deposits, and reimbursement delays separately. Buying a home, ending current care, or reducing insurance should wait until both spouses' arrangements work in practice.

Bottom line: Costa Rica remains workable as a healthcare-connected retirement base if these checks clear. The immediate change is to secure and test care before making the move permanent, with a funded private-care bridge and a usable return option.

Where to Live: Region, City, Town & Arrival-Base Strategy

Start by looking for a home that makes ordinary life easy, not the most beautiful property you can find. For you and your spouse, a service-connected Central Valley rental offers the strongest starting point: access to everyday shopping, veterinary care, and metropolitan medical services, without committing immediately to a remote property or a purchase.

The four places below are ranked according to your questionnaire answers and stated priorities: retirement, manageable spending, dependable healthcare access, and a home that works with your dog. The ranking balances those needs rather than treating proximity to a hospital as the only thing that matters. No children are relocating, so school access does not need to shape this shortlist.

Your preferred town size, willingness to drive, Spanish comfort, and exact climate preferences are not established clearly enough to declare a final winner. Treat this as a practical order for investigation, not a guarantee of lived fit. **Confidence is moderate in the shortlist, but lower in any particular neighborhood or property until you test it.**

How location changes daily life in Costa Rica

Costa Rica's Central Valley offers a useful compromise between nature and services. Elevation often brings milder conditions than the lowlands, but temperature, rainfall, ventilation, and dampness can change noticeably between nearby areas. A home's elevation, orientation, and construction may matter as much as the town's climate reputation.

Convenience is equally local. A listing described as close to town may sit above a steep road with no practical walking route. A home within metropolitan reach may still involve difficult medical journeys because of traffic. Buses can help with routine travel, but service frequency, transfers, and the walk to the stop need testing. Do not assume that a short distance on a map means an easy journey.

For your household, the useful comparison is the **combined cost of housing and the routine it creates**. A cheaper hillside rental can become more expensive once you add a vehicle, frequent hired transport, property maintenance, and trips for care. Conversely, paying somewhat more near essential services may buy a simpler daily life.

The budget chapter's national housing estimate is not a rental allowance for these places. Obtain current quotes for suitable, explicitly dog-approved homes. The relative cost descriptions below are careful estimates, not measured local price comparisons; test them against rent, deposits, utilities, internet, transport, healthcare, veterinary care, and setup costs.

Ranked According to Your Needs and Preferences: 4 Top Places to Investigate

1. Place Profile: Santa Ana, established residential areas

Likely cost: Moderately higher than the country average. Furnished rentals, security or development charges, deposits, and transport can put pressure on your budget. Warmer addresses may also require more cooling. Price the complete monthly arrangement, including written dog permission and any pet-related charges.

What daily life may feel like: Suburban and relatively international, with convenient commercial services in some areas and greener residential surroundings in others. Some English-language support is available, but not every errand or housing transaction will be easy in English.

Why it may fit: It ranks first as an arrival-base candidate because it combines everyday services, plausible metropolitan healthcare connections, veterinary access, and newcomer practicality. That balance suits two retired adults testing Costa Rica with a dog, although it does not establish a preference for premium housing.

Watchouts: Traffic, uneven sidewalks, warmer conditions, and car dependence can undermine the apparent convenience. Gated developments may have rules about dogs, visitors, deliveries, and common spaces. Neither a gate nor an international neighborhood proves safety or reliable utilities.

Best first test: Book a short furnished, dog-approved rental near groceries and ordinary services. Walk the actual routes, test medical journeys during busy periods, and compare all-in spending with your reconciled budget. It remains first only if the premium buys convenience you genuinely use.

2. Place Profile: Heredia, central residential areas

Likely cost: Near the country average as a broad starting estimate. Furnished homes and newer developments can cost appreciably more. A service-connected address may reduce some transport spending, but confirm this rather than assuming you can live without a car.

What daily life may feel like: More locally oriented urban living, with established shops, daily activity, and residential streets of varying quietness. Spanish becomes more important outside international services. Walkability depends on the particular street, crossings, and sidewalks.

Why it may fit: It ranks second because it offers a promising balance of services and budget discipline without requiring a smaller-town lifestyle. It could overtake Santa Ana if you prefer a more local setting and find that errands and healthcare journeys work well from an affordable address.

Watchouts: Congestion, traffic noise, inconsistent pedestrian access, and building layouts vary substantially. Central does not automatically mean accessible. Confirm stairs, parking, dog restrictions, and the route to suitable medical care rather than relying on town-level proximity.

Best first test: Stay within a comfortable walk of groceries and a pharmacy, then carry out several ordinary weekday routines. Test veterinary access and both spouses' medical routes. Compare this experience with Santa Ana's higher-cost convenience before choosing a longer rental.

3. Place Profile: Grecia, town-connected residential areas

Likely cost: Slightly lower than the country average, provisionally. Savings are more plausible in ordinary local housing than in furnished homes marketed to foreign retirees. Peripheral properties can lose their cost advantage once transport and maintenance are included.

What daily life may feel like: A smaller-town rhythm with local commerce, greener surroundings, and opportunities to meet other retirees. Spanish remains important for ordinary services. Conditions differ between the town and surrounding slopes, so do not treat them as one housing market or daily routine.

Why it may fit: It ranks third as the strongest smaller-town and lower-cost lane to test. It may offer a good balance of manageable spending, services, and a quieter home with your dog. It sits below the first two because suitable specialist access and emergency journeys need closer testing.

Watchouts: Scenic listings can conceal steep access, poor walking conditions, wet-season road problems, and distance from essential services. Routine local care should not be mistaken for the full specialist pathway described in the healthcare chapter. Verify each separately.

Best first test: Choose a rental connected to the town's services rather than an isolated hillside. Test groceries, pharmacy use, dog walking, veterinary visits, and metropolitan medical journeys. Move it higher in your ranking only if the quieter routine remains affordable and practical.

4. Place Profile: Atenas, town-connected residential areas

Likely cost: Slightly higher than the country average, provisionally. Retiree-oriented homes and furnished supply can carry premiums despite the smaller-town setting. Transport, garden upkeep, security, and cooling may erase apparent savings.

What daily life may feel like: Quieter and greener, with established retiree networks and some English-language support. Everyday administration still calls for Spanish or reliable help. In-town living and a scenic outlying property can produce very different levels of independence.

Why it may fit: It ranks fourth as a quieter lifestyle option, not because it is unsuitable. Retiree networks and access to nature may appeal, but your established budget and care priorities make it sensible to prove service access before paying for a more secluded setting.

Watchouts: Attractive views can come with steep roads, limited walkability, heat exposure, and substantial home maintenance. Test whether dog exercise is comfortable and safe, whether veterinary help is reachable, and whether medical travel remains manageable when conditions are difficult.

Best first test: Compare an in-town rental with one nearby residential option. Use both for ordinary errands rather than sightseeing alone. Consider a longer stay only if the quieter setting gives you a better daily life without excessive driving or spending.

Choose the arrival base before choosing the permanent home

Santa Ana and Heredia are the first two places to investigate for arrival, but the exact address should follow your confirmed appointments and practical routes. A metropolitan rental closer to a necessary specialist may be a better **temporary healthcare-verification base** without becoming your best long-term home. That distinction protects the overall ranking from becoming a single-issue decision.

Later-life support also has a geographic consequence. Specialized rehabilitation, skilled nursing, memory care, hospice, and organized home-care services are generally easier to investigate in metropolitan areas than in smaller or outlying communities. Availability to your household still needs direct confirmation. Before treating a quieter town as a durable home, establish which services actually reach the address and how an emergency transfer would work. Ordinary hospital access does not answer those questions.

Use this sequence:

1. **Begin with a short furnished rental.** Obtain written approval for your dog, inspect the cancellation terms, and keep the booking compatible with your independently confirmed lawful-stay arrangements. Short-term does not necessarily mean refundable or flexible.

2. **Test weekdays, not just holiday conditions.** Shop, attend appointments, walk your dog, and travel during traffic and rain. Where feasible, experience wetter conditions before extending your commitment.

3. **Move to a longer rental once the routine works.** Compare actual spending and comfort across the strongest candidates. Renting gives you useful information; it is not a failure to settle.

4. **Consider buying only after local experience and independent review.** You have not established a reason to buy immediately. Ownership should follow confidence in the area, the property, and both spouses' longer-term arrangements.

For example, imagine a retired couple choosing between an inexpensive hillside house and a smaller town-connected rental. Once they price transport and discover that the hillside road is uncomfortable after dark, the more expensive rental may offer better value. The lesson is to price the life around the home, not just the advertised rent.

Keep the initial move light. Full-service international shipping can run from several thousand dollars into the high four figures or mid five figures, with complex moves sometimes approaching or exceeding USD 20,000. This is a planning screen, not a quote. Get written mover and customs-broker quotes before deciding what to ship, store, sell, or replace locally, and defer full-household shipping until the location is proven.

What to check before committing

Use the actual property address for these checks. Town-level recommendations cannot settle them.

Contract and payment: Confirm the owner's identity and authority before paying. Obtain written terms for currency, deposits, rent increases, utilities, repairs, inventory, renewal, termination, and dog permission. Have an independent Costa Rican lawyer review a consequential lease and explain your exposure if you leave early.

Water, power, and internet: Ask about interruptions and obtain available bills. Test internet during the hours you expect to use it, including video calls. Check mobile reception and a practical backup. Reliable connectivity matters for appointments, banking, and family contact even though you are retired.

Building comfort and access: Inspect ventilation, dampness, mold, drainage, stairs, bathroom access, lighting, and road gradients. Check whether the home could remain workable if either spouse later has reduced mobility.

Healthcare routes: Confirm the necessary providers, pharmacy route, and appointment availability directly. Travel the routes during congestion and rain. Nearby facilities do not prove suitable care, insurance acceptance, or timely emergency response.

Dog-friendly daily life: Verify secure fencing, development rules, shaded walking options, and veterinary and after-hours veterinary access. Ask a local veterinarian about climate and parasite precautions. A breed category does not guarantee landlord acceptance.

Safety and hazards: Visit after dark, examine lighting and access, and ask about break-ins, road incidents, flooding, drainage, and slope problems. Check relevant official hazard information rather than treating an attractive listing or residents' reassurance as sufficient evidence.

Purchase checks, if you reach that stage: Obtain independent legal and technical review of title, liens, boundaries, permitted use, construction, water and road access, and association obligations. Coordinate the ownership decision with your U.S. and Costa Rican tax and estate professionals before paying a substantial deposit.

Practical impact

This chapter narrows the search to four Central Valley options, with Santa Ana and Heredia first for arrival and Grecia and Atenas as smaller-town tests. The next commitment should be a furnished, explicitly dog-approved rental, not a purchase or full shipment. Let verified routes, total spending, climate comfort, and daily independence decide whether the first-ranked place remains the best home for you.

Partner, Children, Dependents & Household Logistics

Your household plan is a move for two married adults and your dog. No children are relocating or living abroad as part of this plan, so school admissions, school calendars, and custody arrangements do not need to shape your departure date. The important family question is whether both spouses can maintain a dependable life in Costa Rica, including when one person is ill, handling paperwork alone, or needs help from family abroad.

Your marriage gives you a more established starting point than an unmarried partnership would. Still, marriage recognition, residence permission, healthcare enrollment, and authority to act for each other are separate matters. The practical goal is to make those arrangements work for each of you, rather than assuming that one spouse's approval or account automatically covers the other.

How marriage affects the household's residence

Costa Rica generally recognizes valid foreign marriages, subject to acceptable evidence and any applicable legal requirements. Under commonly used retiree residence arrangements, a legally married spouse can generally seek dependent residence connected to the principal applicant. That means one spouse's qualifying income may support a family application, rather than requiring both spouses to establish identical income qualifications independently.

As discussed in the residence chapter, the pension-based route is the first option to investigate. The new household consequence here is that you should obtain a written, spouse-by-spouse explanation of the proposed filing. A shared route still involves individual identity documents, residence records, and administrative steps. Do not assume that filing one person's application protects the other person's lawful stay.

Confidence: Moderate to high in the general availability of spouse-based arrangements. Confidence in your particular filing remains limited until a Costa Rican immigration professional reviews the marriage evidence, income documents, nationalities, and proposed application category. This does not mean you qualify.

What to Confirm: Both spouses' residence arrangements

What we know from your answers: You are married, your spouse is moving with you, and you describe yourself as fully retired.

What this means for you: A principal-applicant and dependent-spouse arrangement appears worth investigating before paying for two independent applications.

What to confirm: Ask which spouse should be the principal applicant; whether the other spouse can use dependent residence under that exact category; whether separate applications or appointments are needed; and how each person's lawful stay, renewal, and later permanent-residence application will be handled. Ask what happens to the dependent spouse's status if the principal applicant dies, the marriage ends, or the qualifying income stops.

Best source: Costa Rica's immigration authority, the Direccion General de Migracion y Extranjeria, together with a qualified Costa Rican immigration lawyer reviewing both files.

How the answer could affect the move: If dependent residence is unavailable or unsuitable, investigate whether each spouse has an independent pension-based or other lawful residence route. Two independent routes can mean additional income evidence, application costs, renewals, and separate healthcare administration. Delay ending your current housing arrangements or making a property purchase until both spouses have a credible path.

Recognition after residence: Make the marriage usable in daily life

An accepted marriage certificate helps establish your relationship, but it is not a universal authorization to manage your spouse's affairs. Costa Rican institutions may need their own forms, supporting records, or locally usable legal documents. Immigration acceptance also does not settle every inheritance, insurance, pension, or financial question.

The estate and financial chapters explain the underlying cross-border issues. Here, the task is to turn that work into arrangements the two of you can actually use.

Healthcare, decisions, and emergencies. Confirm separately how each spouse enrolls with the Caja Costarricense de Seguro Social, usually called CCSS or the Caja, Costa Rica's public health and social-insurance institution. Ask whether dependent coverage is available in your circumstances and what evidence is required. Enrollment is different from permission to receive medical information or make decisions. With your intended hospital or clinic, check how to record your spouse as an emergency contact and what authorization or advance directive it accepts if you cannot speak for yourself.

Inheritance and survivor rights. Have your Costa Rican lawyer confirm how your foreign marriage would be proved in a local succession proceeding and which rights arise under your circumstances. Ask separately about rights without a will, rights under your coordinated estate plan, and any survivor pension or insurance claim. Being married does not establish entitlement to every survivor benefit, and naming an emergency contact does not create inheritance rights.

Taxation, property, pensions, and benefits. Ask your cross-border advisers whether marriage changes any filing, ownership, reporting, pension, or benefit treatment relevant to you. Before acquiring property, confirm how title would be held and whether either spouse's consent would be needed for a later sale or mortgage. Keep this review tied to your actual assets and benefits, not a general assumption that married couples receive identical treatment in both countries.

Housing, banking, and insurance. Where appropriate, have both spouses named on the lease and listed as authorized occupants. Ask the bank which account structure permits each of you to make ordinary payments and what happens during incapacity or death. Joint access during life does not necessarily mean uninterrupted access afterward. For each insurance policy, distinguish the policyholder, insured person, authorized representative, and beneficiary; those roles are not interchangeable.

Everyday administration. Keep names consistent across passports, marriage records, residence documents, accounts, and policies. If names differ, ask which linking document the receiving institution accepts. Each spouse should have access to essential contacts and records without relying entirely on the other's phone or email.

A practical example: imagine a married couple whose residence applications are approved together. One spouse then needs hospital care while the other must pay bills. Their marriage may be accepted, yet the hospital still needs a medical authorization and the bank still requires its own account permission. Completing those arrangements beforehand prevents a difficult week from becoming an administrative crisis.

Build a family document file in the right order

Costa Rican immigration and other official processes generally require foreign civil records to be properly authenticated and, when not in Spanish, translated in an accepted format. Different institutions can impose different requirements, so establish the receiving office's checklist before ordering or translating everything.

The usual sequence is: **notarize if the document is privately signed, obtain an apostille or legalization where it was issued, then translate last using a translator accepted for the Costa Rican process.** Confirm any exceptions with the receiving authority.

Notarization generally verifies a signature. An apostille verifies the official signature or seal on a public document for international use. Legalization is an alternative authentication process where applicable. Translation makes the record usable in Spanish; it does not replace authentication. Translating last allows the translation to include the authentication attached to the original.

Gather now: Both passports; your marriage record; each spouse's birth record; any relevant name-change records; existing powers of attorney and medical directives; and the income evidence supporting the proposed family filing. Keep secure digital copies and a clearly organized original-document folder.

Confirm before spending: Which certified versions are accepted; how recently each record must have been issued; where authentication must occur; whether the translation must be completed by an accepted official translator; and whether separate authenticated copies are needed for immigration and other institutions. A photocopy of an apostilled record ordinarily does not become another authenticated original.

Sequence carefully: Have the Costa Rican lawyer check the list first, obtain suitable records from the issuing jurisdictions, authenticate them, and arrange the accepted translations. Coordinate any new authority documents with your U.S. estate-planning professional so the Costa Rican arrangements do not conflict with your existing plan.

Family visits, caregiving, and possible future dependents

No relocating child or other dependent is identified in your household plan. There is therefore no reason to build school fees or a dependent-child application into your present budget.

For long-range planning, however, Costa Rica does not treat every child as the same immigration category. A minor under 18 and an adult child can face different evidence and residence requirements. Certain residence categories may accommodate financially dependent adult children within specified age limits, or older dependents with a disability, but these are not unrestricted rights for adult relatives. If the household later changes, confirm the exact category, age limit, dependency evidence, and disability provisions before promising that someone can join you. Also ask what happens when a dependent reaches the applicable age limit; a renewal may require a different route.

If an adult relative might eventually help with caregiving, distinguish a visit from permission to live or work in Costa Rica. Admission depends on nationality and the entry decision, and an emergency does not automatically extend a visitor's stay. Ask in advance about lawful options for a longer stay if sustained family help becomes necessary.

For your own daily routine, test whether either spouse could manage temporarily without the other driving, translating, or handling accounts. During the Central Valley rental trial, practice a clinic trip, grocery delivery, bill payment, and contacting help independently. This is a household resilience test, not an assumption that either of you currently needs care.

Your dog adds one practical dependency: identify a backup caregiver who can manage feeding, walks, and veterinary transport if both of you are away or one spouse is hospitalized. Coordinate that arrangement with the pet chapter's travel and veterinary planning rather than duplicating it here.

Practical impact

Your marriage and two-adult household make the move simpler than a plan involving school placement or custody. The remaining work is spouse-specific: confirm both residence arrangements, make emergency and financial authority usable locally, and prepare properly authenticated family records.

Keep the first rental flexible until both spouses can manage essential daily tasks and access help. The household plan is workable if those checks clear; it should not depend on one person remaining the permanent driver, translator, administrator, and caregiver.

Pets, Animals & Import Rules

Bringing your dog to Costa Rica looks workable, but the flight, official paperwork, and first rental need to be arranged together. A valid import certificate does not guarantee that an airline will carry your dog, and an airline reservation does not guarantee that your accommodation will accept it.

Your plan already includes a dog-friendly Central Valley rental. This chapter adds the practical details that make that possible: how your dog enters Costa Rica, how to avoid travel complications, and what to check before choosing a home.

How entry into Costa Rica generally works

Costa Rica's animal-health authority is SENASA, the National Animal Health Service. For a personal dog arriving from the United States, the usual process involves an international veterinary health certificate prepared by a USDA-accredited veterinarian and endorsed by USDA APHIS, the U.S. agency responsible for official animal-export certification. An ordinary vaccination record alone is not a substitute for that certificate.

Dogs generally need documented rabies vaccination, specified routine canine vaccinations, and internal and external parasite treatment recorded according to the import requirements. The certificate must be issued within a short window before travel. Your veterinarian should use the current Costa Rica instructions supplied through USDA APHIS rather than a general-purpose travel form.

A compliant personal dog is generally admitted without routine quarantine. That is encouraging, but it does not eliminate inspection or the possibility of delay, refusal, or other action if the dog appears ill or the documents are incomplete.

Confidence: Moderate for the general process. The established U.S.-Costa Rica pet travel framework makes this a realistic move. The exact certificate timing, vaccination intervals, treatment requirements, and clearance procedure still need confirmation for your departure date and transport method.

Accompanied pets and animals shipped separately as cargo can follow different procedures. A dog traveling with its owner ordinarily has a simpler entry process; separate cargo transport may require an advance SENASA import permit and additional clearance arrangements. Ask how your airline will classify the shipment. A dog traveling in the aircraft hold is not necessarily being transported under the same paperwork arrangement as unaccompanied freight.

What to Confirm: Your dog's entry documents

What we know from your answers: Your relocating household includes your dog. Its breed, age, weight, health history, and vaccination dates are not supplied.

What this means for you: The move appears practical, but those missing details determine the airline options and whether any veterinary preparation must happen well before departure.

What to confirm: Ask your accredited veterinarian to check the current certificate issue window, rabies timing, required canine vaccinations, parasite-treatment timing, identification requirements, and USDA endorsement procedure. Ask SENASA or a qualified pet relocation specialist whether your exact transport arrangement requires an import permit, arrival appointment, or clearance agent.

Best source: USDA APHIS's Costa Rica pet-export instructions, SENASA, and your USDA-accredited veterinarian, working together.

How the answer could affect the move: A vaccination interval, missing record, or cargo-permit requirement could change your flight date. Settle these points before buying nonrefundable travel.

Microchip identification is useful for recovery and matching records, even when it is not an entry requirement. Have the veterinarian distinguish Costa Rica's requirements from the airline's rules and any future return-country requirements. Do not assume all three are identical.

Arrange the flight before timing the final certificate

The main unresolved transport question is whether your dog can travel in the cabin. Airlines usually impose carrier dimensions and combined pet-and-carrier weight limits, and pet spaces are limited. Larger dogs may need an approved hold or cargo service. Breed restrictions, particularly for short-nosed dogs, seasonal heat restrictions, and aircraft limitations can remove otherwise convenient routes.

Ask the operating airline, not just a booking website, to confirm acceptance for every flight segment. A codeshare ticket can involve different pet rules on the actual aircraft.

Before paying, get written confirmation of:

The dog's accepted travel method and confirmed pet reservation.

Carrier or crate specifications, including measurements.

Breed, age, weight, and weather restrictions.

Check-in location, handling arrangements, arrival collection, and fees.

What happens if a delay or aircraft change prevents pet transport.

Favor a nonstop route when practical. Connections introduce another airline decision, another handling point, and potentially another country's animal-transit rules. Your proposed Central Valley base makes arrival through the San Jose area a sensible option to investigate, provided the dog is accepted on the route.

For example, imagine a couple whose dog exceeds the cabin limit. Their chosen flight allows passengers to travel but suspends hold transport during hot weather. The human tickets are valid, yet the dog cannot board. Checking the pet service first protects them from paying to change the entire trip.

Ask your veterinarian whether your dog is fit for the proposed journey and what preparation is appropriate. This chapter does not prescribe sedation, treatment, or a veterinary travel regimen.

Make the first home genuinely dog-friendly

In Costa Rica, a listing described as "pet-friendly" may still have size limits, breed restrictions, extra charges, or condominium rules. Obtain written acceptance of your specific dog in the booking or lease, and confirm that the property's governing rules also allow it. Verbal permission from a host is not enough protection for a longer stay.

The Central Valley shortlist already discussed remains useful. For the dog, the new question is whether the actual property supports safe, manageable daily routines. Metropolitan areas generally offer a broader choice of veterinary services, while smaller communities can involve longer journeys for emergency or specialist care.

Before reserving, check:

Whether fencing and gates are secure, including gaps beneath them.

Whether nearby walks are practical without relying on narrow roads or missing sidewalks.

Shade, ventilation, drainage, slippery surfaces, and access to a sheltered outdoor area.

Pet deposits, cleaning charges, damage terms, and any restrictions on leaving the dog alone.

A routine veterinary clinic and an emergency service you can actually reach.

Do not assume an emergency clinic is staffed around the clock because its listing says "emergency." Confirm hours, after-hours contact procedures, transport time, and whether payment is required immediately. Arrange a backup driver or pet-accepting transport option if you will not have a car on arrival.

Climate, parasites, and everyday animal exposure

Costa Rica's warmth and humidity make year-round parasite exposure a practical issue. Fleas, ticks, mosquito-borne risks such as heartworm, and exposure associated with standing water or wildlife deserve a local veterinarian's assessment. Risk varies with elevation, rainfall, neighborhood, and your dog's activities.

Higher-elevation Central Valley locations are often cooler than coastal areas, but that does not remove parasite risk or guarantee comfortable conditions inside a particular home. Before coastal trips, check how heat, humidity, travel time, and veterinary access would affect your dog.

Ask a Costa Rican veterinarian to review prevention, vaccination, and monitoring needs using your dog's U.S. records. Let the veterinarian choose appropriate products and schedules; do not assume a familiar U.S. product or formulation is available locally.

Keep walks supervised around unfamiliar dogs and wildlife, and avoid allowing your dog to roam. At the property, ask about encounters with venomous snakes or toxic toads and obtain the veterinarian's emergency instructions in advance. These are address-level questions, not reasons to regard the whole country as unsuitable for a dog.

Put the steps and costs in the right order

Now: Gather vaccination and treatment records, identify an accredited export veterinarian, and establish the dog's breed, weight, carrier size, and travel needs. Investigate airline acceptance and written rental permission together.

Before booking: Confirm the current import procedure, transport classification, flight acceptance, and any transit-country requirements. Get itemized costs for veterinary preparation, USDA endorsement, transport, crate, clearance, airport transfer, and accommodation charges. The broad household budget is not a pet relocation quote.

Close to departure: Complete the examination, treatments, certificate, and endorsement in the required sequence. Keep official documents accessible during travel, with digital backups. Confirm the form in which endorsed documents must be presented.

After arrival: Establish local veterinary care, update identification contact details, and arrange a trusted sitter or boarding backup for times when both you and your spouse are unavailable.

Preserve a return option too. U.S. dog-entry rules generally involve CDC documentation, microchip identification, a minimum age, and requirements affected by the countries the dog has visited during the preceding six months. Before any return trip, check current CDC rules and Costa Rica's export-certificate process with a local veterinarian and SENASA. U.S. origin does not automatically exempt a returning dog.

Practical impact

Your dog does not appear to be a reason to rule out Costa Rica. It does change the sequence: confirm the dog-accepted flight and written housing permission before making nonrefundable commitments, then schedule the official certificate around that confirmed journey. Keep a separate pet budget and a temporary caregiver available in case transport is delayed. A service-connected Central Valley rental remains the sensible first test for both your household and your dog.

Work, Income, Business & Professional Life

Your Costa Rica move should work financially without requiring you to return to work. You describe yourself as fully retired, with pension or retirement benefits, Social Security or a similar government benefit, and investment income. That makes dependable retirement income the foundation of this chapter. Consulting, a small business, or occasional paid work should remain optional, not become the solution to an unexpectedly expensive move.

Costa Rica can suit that approach well. It is less straightforward for someone who needs immediate access to ordinary local employment. Confidence is high in that broad distinction; confidence in any particular work arrangement remains limited until your exact residence category and proposed activity have been reviewed.

How Costa Rica separates residence, ownership, and work

Permission to live in Costa Rica is not automatically permission to earn money by working there. Pensionado and Rentista residence categories generally restrict remunerated activities, meaning activities performed for pay, unless the relevant authorization permits them. Permanent residents generally have broader work rights, but regulated professions still have their own requirements.

The residence chapters explain the status options. The added consequence here is practical: do not accept a job, promise consulting services, or start operating a business on the assumption that an application, residence card, or dependent-spouse status permits the activity.

Foreigners can generally own a Costa Rican company or hold investments. Ownership, however, is different from personally doing the work that generates the company's revenue. A shareholder receiving distributions is not necessarily in the same position as an owner taking bookings, serving customers, teaching classes, or managing daily operations.

For example, imagine a retired couple buys an interest in a small tourism business. Hiring authorized staff to operate it does not automatically authorize either spouse to lead tours or handle customers. Registering the company does not resolve their personal work rights.

For you, this means there is no need to create a company simply to make retirement in Costa Rica possible. Your answers do not establish an existing business, active client practice, or intended local job. Keep those possibilities separate from the retirement plan unless your intentions change.

What to Confirm: Any paid activity after the move

What we know from your answers: You are fully retired and identify retirement benefits and investment income, rather than wages or consulting income, as your income sources.

What this means for you: Work authorization is a boundary to understand, not currently an income dependency. Your spouse's permission would also need separate confirmation if your spouse intended to work.

What to confirm: Whether the exact residence category permits the proposed activity, whether separate authorization is required, and whether foreign-client work is treated differently from services sold within Costa Rica.

Best source: Costa Rica's immigration authority, the Direccion General de Migracion y Extranjeria, and a qualified Costa Rican immigration professional. Describe the actual duties, clients, payment arrangement, and location where services would be performed.

How the answer could affect the move: If the activity is not permitted, defer it or investigate a suitable status. Do not include its expected proceeds in the move budget.

Keep retirement income distinct from earned income

The financial chapter owns the tax, benefit, and banking analysis. Here, the important distinction is between receiving money from an existing pension or investment and earning new money through services you perform after relocating.

Before departure, prepare a short income inventory that identifies each source, who receives it, how often it pays, and whether it requires any ongoing work. Separate recurring pension and benefit payments from investment returns that fluctuate. Treat the stated annual income figure as something to reconcile with actual statements, not as proof that every dollar is dependable monthly cash flow.

This distinction matters if a former employer offers a short project or you decide to monetize a hobby. New consulting fees are not pension income merely because you are retired or the client pays into a U.S. account. They can introduce work-permission, tax, invoicing, and social-contribution obligations that your original plan did not have.

Because you have identified a U.S. public retirement connection, returning to paid work also deserves a benefit-specific check. If you receive Social Security retirement benefits before full retirement age, work abroad can involve rules different from the familiar U.S. earnings limit. Ask the Social Security Administration whether the proposed work, hours, and coverage under U.S. Social Security could affect payments. This is a reason to check before accepting work, not a reason to assume your benefits would stop.

If occasional remote work becomes attractive

Costa Rica has a dedicated digital-nomad framework for qualifying remote services to clients or employers outside the country. It is not a general local-work permission, and it should not be treated as interchangeable with your planned pension-based residence. A potentially relevant route does not mean you qualify or that switching would improve your long-term plan.

Before accepting a remote engagement, get coordinated U.S. and Costa Rican review of the work arrangement. An employer needs to approve the country where you will actually work, not merely approve working from home. A client may also have restrictions involving confidential information, professional insurance, or access to its systems from abroad.

The tax chapter explains the Foreign Earned Income Exclusion and Foreign Tax Credit. The new task here is recordkeeping: retain contracts, descriptions of services, invoices, work-location records, and travel dates from the start. Do not convert an

employee role into a contractor arrangement or open a company simply because someone presents it as an easy cross-border solution.

Time zones: Costa Rica stays on UTC-6 throughout the year and does not observe daylight saving time. It matches U.S. Central Standard Time, but U.S. daylight saving changes the comparison seasonally. Check meeting hours for both seasons before promising availability. An afternoon appointment, a U.S. client call, and a long drive can quickly turn occasional work into a schedule that controls your retirement.

Client access and connectivity: Test the actual rental's internet during the hours you would work. Ask about upload performance, outages, and mobile reception, rather than relying on an advertised download speed. If deadlines matter, price a mobile backup and identify an alternative workspace before agreeing to service commitments.

Your existing Central Valley shortlist remains sensible for this test. There is no need to change the location plan for hypothetical work; let a demonstrated need for reliable connectivity or in-person meetings influence the choice only if paid activity becomes real.

Business and professional practice: investigate only if needed

A Costa Rican operating business can require more than incorporation. Depending on the activity and location, it may need municipal permission to operate, tax registration and electronic invoicing, health permits, and employer registration with CCSS, Costa Rica's social-security system. Employment can also bring statutory benefits and occupational-risk insurance obligations. Obtain a written description of the requirements and recurring costs before committing funds or hiring anyone.

If you later want to practice a regulated profession, a foreign license generally should not be assumed sufficient. The relevant Costa Rican professional body, often called a colegio profesional, may require recognition of qualifications, registration, and other conditions. Remote services to foreign clients can also remain subject to licensing rules where the clients are located. No profession is specified in your answers, so there is no reason to undertake credential recognition now.

For an actual proposal, ask a Costa Rican employment or business lawyer to distinguish ownership from your intended duties. Have a Costa Rican accountant and your U.S. international tax professional review the same proposal before incorporation, invoicing, payroll changes, or investment. Their answers should address the activity you intend to perform, not just whether foreigners can own businesses.

Practical impact

Costa Rica looks more workable for your stated retirement plan than as a place to rebuild earned income. Keep the arrival budget independent of local jobs, consulting, or business profits. Preserve useful professional records if you want future choices, but defer company formation, licensing work, and client commitments until there is a concrete reason to pursue them. If actual living costs make new earnings necessary, reassess affordability before taking on an activity your residence status may not permit.

Technology, Communications, Essential Providers & Daily-Life Apps

Your first technology goal is simple: both you and your spouse should be able to reach help, manage money, arrange transport, and recover an account without depending on the other person's phone. That matters more for your retirement move than buying the fastest internet package or installing every local app.

Costa Rica has an established communications and digital-services market, but dependable service still needs to be proved at the property itself. A national coverage map cannot tell you whether a phone works inside a particular bedroom, whether the rental's internet is shared, or whether groceries can reach the entrance.

There is high confidence in the value of an address-tested, layered setup. Confidence in any particular provider is lower until you test the connection and confirm its current terms. Treat the names below as research leads, not endorsements or promises of availability.

Priority 1: What must work before you commit

Preserve U.S. account access before changing phone service

Your retirement benefits, investments, banking, insurance, and government records make U.S. account access essential infrastructure. Keep your existing U.S. numbers until each critical account has a tested sign-in and recovery method that works abroad.

Ask your U.S. carrier about extended overseas use, receiving verification texts, Wi-Fi calling, charges, and cancellation restrictions. A low-cost plan may be useful, but only if it supports the functions your accounts require. A VoIP number, which receives calls over the internet rather than through ordinary mobile service, may be rejected by banks or other verification systems. Do not port your number first and troubleshoot afterward.

Before departure:

Enable a supported authenticator app, which generates sign-in codes without depending on text messages, wherever your institutions allow it.

Save backup codes securely, with an offline copy separate from your phone.

Confirm that your recovery email works and has its own recovery method.

Consider hardware security keys for important accounts that support them. These physical devices provide another sign-in method; keep a spare separately.

Test the recovery process for each spouse's critical accounts. Do not make one person's phone the only way to recover both people's access.

Unlock your phones and confirm whether they support two active lines through dual-SIM or eSIM, a digital SIM installed on the device.

A practical example: imagine a retired couple whose investment account sends every security code to a discontinued U.S. number. Their Costa Rican internet works perfectly, but they still cannot access the account. Preserving authentication prevents that entirely separate problem.

Who should answer: Each institution's official account-support team should confirm supported authentication, overseas access, and phone-change procedures. Successful sign-in does not settle the banking or benefit questions covered in the financial chapter.

Verify internet inside the exact rental

Costa Rican home-internet options include fiber, cable, and wireless connections, with availability varying by street and building. Fiber carries data through an optical cable; it is usually worth investigating first, but the technology label alone does not prove reliability.

Ask about current service from kolbi/ICE, Liberty, Claro, and Telecable. Regional providers such as Metrocom may also merit checking where they serve the address. Confirm the current contracting company rather than counting old brand names as additional independent options.

For your Central Valley rental trial, seek a working connection rather than a promise that installation will happen after arrival. Santa Ana, Heredia, Grecia, and Atenas remain places to test, not coverage guarantees. A hillside house outside a town can have very different service from its center.

Get these answers for the **exact unit**, preferably in writing:

Connection technology and whether the line is private or shared with other units.

Installation date, account holder, activation charges, and responsibility for repairs.

Download and upload performance. Upload speed affects video calls and sending documents, even when browsing seems fast.

Latency, meaning the delay before data reaches its destination, if interactive calls or future work require it.

Data caps, minimum contract length, cancellation charges, and equipment-return terms.

Landlord permission for installation, cabling, an additional router, or exterior equipment.

Router placement and whether the signal reaches the rooms you will actually use.

Recent outage history and the provider's repair process.

Test a live video call and measure performance inside the unit, including during an evening when other residents are online. Ask a trusted local person to demonstrate it if you cannot visit yet, then repeat the test yourself during the flexible rental period.

Establish local communication and an independent backup

Compare the principal mobile-carrier leads: kolbi/ICE, Claro, and Liberty. Ask their official sales channels about current prepaid activation, accepted identification, unlocked-device compatibility, eSIM availability, hotspot use, and expiry after inactivity. Do not assume a tourist can obtain every postpaid plan or that a passport is accepted for every product.

A temporary roaming plan or travel eSIM can bridge arrival, but many travel eSIMs provide data only. They may not give you a Costa Rican number, ordinary calls, or SMS. For medical offices, deliveries, and local coordination, confirm what your actual plan supports.

Where practical, test different mobile carriers across your two phones. Putting both spouses on one network is convenient, but weakens the backup if that network fails. Test ordinary calls, indoor data, and a hotspot from the rental, not just reception outside the shop.

Use three layers:

Primary connection: A working wired home service where available.

Second connection: A mobile hotspot or cellular router on a different network, tested with your devices.

External fallback: A nearby place with verified internet, opening hours, and a realistic way to reach it. For your household, a dependable hotel workspace or other suitable location may be more useful than a recurring coworking membership.

Check power, device safety, and any future employer access

A fiber connection can stop working when its powered equipment loses electricity. A UPS, an uninterruptible power supply that briefly keeps equipment running on a battery, can support the router and the fiber terminal. Have a provider or competent technician confirm compatibility and useful runtime. Keep charged phone power banks as well.

Ask the landlord about electricity and water suppliers, outage-reporting channels, who pays the bills, and what equipment remains powered during an interruption. Check plug compatibility and every imported device's input label before use. An adapter changes the plug shape; it does not change voltage. Ask a qualified electrician about unsuitable appliances, grounding, or protective equipment rather than improvising.

You describe yourself as fully retired, so employer access is not presently a reason to buy a premium setup. If paid remote work later becomes relevant, obtain employer approval for Costa Rica access and test the approved device, corporate network, video platform, and security requirements before accepting commitments. A personal VPN is not permission to work abroad or a way to conceal your location.

For shared rental or public networks, follow the security guidance of your institutions and device providers. Keep software updated, use strong separate passwords and multifactor authentication, and do not alter the landlord's router without permission. A VPN can help protect some traffic, but cannot prevent phishing or guarantee bank access.

When satellite is worth investigating: Consider Starlink or another satellite option for rural properties or addresses with weak wired service. Where strong urban fiber works, treat satellite mainly as a possible backup, not an automatic upgrade. Confirm current local availability, equipment and subscription costs, building permission, clear sky visibility, and power needs. Test performance with any employer-sensitive system rather than assuming suitability. For your initial service-connected rental, it should not be the first purchase.

Keep essential records available without internet

Store secure digital copies of passports, insurance contacts, residence documents, medical summaries, and the locally usable authority documents discussed in earlier chapters. Add your dog's veterinary and travel records.

Keep a limited offline emergency set on each spouse's device and a paper contact sheet. Protect sensitive files with appropriate device security; do not leave a complete document archive in an open shared folder. Record access should not depend on remembering a cloud password during an emergency.

Priority 2: Establish these systems during the first week

Make the address usable before ordering anything

In Costa Rica, landmark-based directions and map pins often supplement written addresses. Ask the landlord for the delivery format used locally: province, canton, district, neighborhood, landmarks, entrance instructions, and any postal code required by the service.

Save the same location pin on both phones. Walk outside and check that it points to the actual entrance rather than a neighboring road. This matters for a grocery delivery, but also for a taxi or urgent visit.

Keep offline maps, useful Spanish phrases, and direct telephone contacts. WhatsApp is useful to investigate for local coordination, alongside Google Maps or Waze for navigation, but messaging and map access should not replace ordinary calling. Save Costa Rica's emergency number, 9-1-1, and know how to describe your location without opening an app.

Set up a small arrival toolkit, not a directory

Transport and taxi backup

Investigate current Uber and DiDi service at your address, and obtain an independently verified local taxi-dispatch number. Ride availability is generally stronger in metropolitan and selected tourist areas than in outlying communities. Confirm airport pickup instructions separately.

Test one ordinary ride before an appointment makes timing important. For travel with your dog, ask about driver acceptance and vehicle suitability in advance; a working ride app does not guarantee pet transport.

Prepared-food delivery

Check whether Uber Eats currently serves the rental. Keep a second route through a nearby restaurant's own telephone or messaging delivery channel. Chain delivery, including Pizza Hut or Papa Johns where locally offered, can be another lead to investigate rather than an assumed service.

Check the actual delivery pin, operating hours, foreign-card acceptance, cash options, fees, and language support. Prepared-food delivery tends to be most useful in metropolitan and selected tourist markets. Do not build arrival meals around an app that has not accepted a small order.

Groceries and household necessities

Separately investigate Walmart/Mas x Menos online ordering, Auto Mercado, and PriceSmart. Confirm branch-specific delivery or pickup, any membership requirement, substitutions, minimum orders, and payment options. A supermarket's national store presence does not mean nationwide home delivery.

For your household, a first order can cover ordinary food, cleaning supplies, and suitable dog supplies. Keep a nearby physical-store option too. Delivery markups and repeated service fees belong in your actual monthly budget, not an assumed national allowance.

Payments

Start with tested cards and a modest cash backup. SINPE Movil is a locally important phone-linked bank-transfer system, not a universal visitor wallet. Ask your Costa Rican bank about the account, identification, and local-number requirements before treating it as available to you.

Foreign-card acceptance, app signup, and mobile-wallet support can differ by merchant, issuer, and platform. Test one small transaction before relying on a payment method for a full grocery order or important bill. Confirm the recipient's name before sending transfers, and never share account verification codes with a courier or supposed support agent.

Healthcare, pharmacy, and laboratory contact

The healthcare chapter owns the care arrangements. Here, your task is to make the communication route usable: save direct clinic, pharmacy, and laboratory numbers; confirm appointment channels, result access, and who can help when a portal fails.

Pharmacy leads to investigate include Fischel, Farmacia La Bomba, and Farmacias Sucre. Verify the relevant branch's ordering and delivery process rather than assuming it covers the rental. EDUS is the CCSS digital interface to ask about when your enrollment arrangements support its use. Neither an app nor a delivery listing proves medication availability or healthcare access.

Both spouses should be able to make these contacts independently. There is no school-platform setup in your two-adult household, so time is better spent proving transport, healthcare communication, and account recovery.

Priority 3: Useful after the household is stable

Once essential systems work, review subscriptions, recurring bills, and equipment needs. Price retained U.S. lines, Costa Rican mobile service, home internet, backup batteries, delivery charges, and any satellite option separately. The earlier national budget comparison is not a communications allowance.

General shopping and secondhand marketplaces can wait. Favor clear merchant identity, written return terms, invoices, and usable local warranties over an attractive listing. Verify couriers' service to your address and agree on parcel handoff arrangements with the landlord; Correos de Costa Rica is a postal-service lead to investigate for local requirements.

Cross-border purchasing: Direct international shipping or a parcel forwarder may help with an unavailable item, but compare total landed cost, meaning the purchase price plus shipping, customs processing, duties, taxes, and local delivery. Check import legality, restricted items, battery rules, dimensional-weight charges based on package size, tracking, insurance, returns, and Costa Rican warranty support. Consolidation or proxy purchasing can add fees and complicate accountability. Ask a qualified customs broker or the relevant official authority about regulated goods before ordering. Never use forwarding or traveler delivery to evade rules, and do not depend on either for time-sensitive medication, medical devices, or emergency supplies.

Technology Acceptance Test

Use this before a long lease or before making your temporary base difficult to leave:

Live connection: Complete a successful video call from the unit and record measured upload performance where you will normally sit.

Installation: Obtain written installation timing, service terms, and landlord approval where equipment or cabling requires it.

Mobile reception: Test indoor calls and data on at least two carriers where practical.

Backup: Demonstrate a working second connection and a suitable power backup; identify an external fallback location.

Work access, if applicable: Test employer-approved systems from the address. For your current retired situation, mark this not applicable rather than inventing a work requirement.

U.S. authentication: Confirm both spouses can access critical accounts and use an independent recovery method.

Local communication: Make an ordinary call, reach a local contact, and access emergency records offline.

Daily logistics: Complete one small payment, one ride, and one delivery using the property's actual entrance and address.

Decision rule: The property does not pass until account recovery, local communication, transport or delivery access, at least one backup connection, and any required work access have been tested from that address. A flexible short stay can be used to run those tests; an untested promise should not justify a long commitment.

Practical impact: A service-connected rental remains the sensible first base for you and your spouse. Put account access and dependable communications ahead of convenience apps, budget explicitly for redundancy, and keep the rental easy to unwind until this test passes.

Moving, Shipping, Documents & Arrival Setup

Your best first move is to bring yourselves, your dog, and the essentials into a furnished rental, not to send your entire household ahead of you. That gives you time to discover what actually belongs in your Costa Rica home before paying to move it there.

For two married adults moving on retirement income, the preparation that matters most is a usable document file, a manageable luggage plan, and an arrival address where you can function immediately. Documents deserve an early start. Full-household shipping can wait until your location and longer-term housing are settled.

Get the documents right before booking the freight

Costa Rica generally requires foreign public documents used in residence applications to be properly authenticated and, if they are not in Spanish, officially translated. Costa Rica and the United States participate in the Hague Apostille Convention. For covered U.S. public documents, an apostille is ordinarily the authentication route rather than a chain of consular legalizations.

An **apostille** is an official certificate confirming the signature or seal on a public document. It does not establish that you meet residence requirements or that a foreign legal instrument works in Costa Rica.

Confidence is high in this general framework. The exact requirements depend on the document, issuing country, residence category, and receiving office. Get the document list and accepted formats confirmed before ordering several copies or paying for translations.

Gather now; authenticate after checking the format

Create one shared household index, with a separate residence folder for each spouse. Record the issuing authority, name shown, issue date, authentication status, translation status, and intended use of each document.

Gather or locate now:

Both passports, existing immigration records, and copies of the identity pages.

Birth certificates and your marriage certificate. Locate any prior divorce or name-change records if applicable.

Pension award letters and evidence of actual pension payments, along with relevant investment and bank statements. Keep these distinct: a bank balance is not the same evidence as a lifelong pension.

Recent tax records and account contact details for administrative requests.

Medical summaries, prescription records, vaccination records, insurance documents, and emergency contacts.

Your dog's veterinary and vaccination records, with the travel certificate kept as a separate, time-sensitive task.

Existing wills, powers of attorney, and healthcare directives for the professionals already reviewing their cross-border use.

Driver's licenses and any records needed for a later licensing process, once its requirements are confirmed.

No relocating-child school or custody file is needed for your stated household.

Professional licenses and academic records need formal preparation only if you later pursue an activity that requires them.

Verify before ordering or paying: Ask your Costa Rica immigration professional which birth, marriage, police-clearance, and pension documents are required for each spouse; whether originals or certified copies are accepted; how recent they must be; and when their validity is measured. A document can be acceptable when ordered but too old when filed.

For U.S. documents, state-issued records generally follow the relevant state's apostille process, while federal records follow the federal authentication process. An FBI background check is not handled like a state birth certificate. Documents issued elsewhere must follow their own issuing country's process, even if you now live in the United States.

Authentication and translation: use the right order

The general sequence is:

1. Notarize if the document is privately signed and notarization is required. A notary usually confirms a signature, not the truth of everything written in the document. Official birth and marriage certificates do not automatically need an extra notarization step.

2. Obtain the apostille or required legalization where the document was issued.

Legalization is a different authentication process that may apply when the apostille route is unavailable or not applicable.

3. Translate last using an official translator accepted by the Costa Rican receiving authority. Ordinarily, the translation should include the document and its apostille or legalization.

Confirm this sequence for the particular document before spending money.

Translating first can mean paying again when the authentication certificate is added.

For example, imagine a retired couple who translate a marriage certificate before obtaining its apostille. Their application office then asks for a translation of the complete authenticated record. The original translation was not necessarily poor; it simply did not cover the finished document.

Your marriage certificate is important evidence for the spouse arrangement discussed earlier. Separately, ask Costa Rican counsel whether any instrument intended for medical or financial authority needs different formalities. An apostille confirms authenticity; it does not make a U.S. power of attorney automatically usable in a Costa Rican hospital or bank.

Keep the finished file usable

Carry authenticated originals and required copies in hand luggage, not in a shipment. Store encrypted scans separately, with access available to both spouses. Where an office will retain a record, ask whether another properly authenticated copy is worth obtaining; a photocopy of one apostilled original does not create a second authenticated original.

Check that names match passports and explain differences through the appropriate records. Costa Rican forms commonly use day/month/year dates, but follow each form's instructions. Use a written month when permitted to avoid ambiguous dates.

Organize appointments in the order requested by the relevant office. Bring the appointment confirmation, document checklist, originals, copies, and a short, truthful explanation of the application. Do not assume a consular appointment is the next step: confirm where your particular process is filed.

Choose a shipping strategy, not just a packing list

A household shipment to Costa Rica is an import process as well as a transport service. Sea freight can be slow, and clearance and final delivery introduce separate dependencies. Used belongings should not be assumed to enter free of duties or taxes simply because they are personal possessions.

Costa Rica has had residence-linked import incentives, but you should not build your budget around an exemption without written confirmation that the current scheme covers your status, goods, timing, and procedure. A customs broker should answer this before the shipment leaves, not after it reaches port.

Confidence is high that shipping can materially change your relocation budget; confidence in your actual cost remains low until the inventory and destination are known. Small or light international shipments may cost several thousand dollars. Larger full-service household moves often reach the high four figures or mid five figures. Complex moves involving storage, crating, customs delays, vehicles, pets, destination handling, or difficult delivery can approach or exceed USD 20,000. These are planning screens, not quotes.

Compare the four options

Travel light and buy locally. This makes sense when you are testing a furnished arrival base and most belongings are replaceable. It avoids freight and storage commitments, but replacement shopping still needs a budget. Imported furniture and appliances are not necessarily inexpensive in Costa Rica.

Store goods temporarily. This can preserve sentimental or valuable belongings while you test the move. Compare the ongoing storage bill, insurance, access arrangements, and eventual shipment or disposal costs. Set a review date so temporary storage does not quietly become a permanent expense.

Ship essentials only. A smaller shipment may suit irreplaceable possessions or items genuinely difficult to obtain locally. Ask about minimum charges, shared-container arrangements, handling, and delivery uncertainty. A small shipment is not always cheap in proportion to its size.

Ship a full household. This becomes more reasonable once you have a suitable long-term home and know its dimensions, access, storage, and climate conditions. It creates the greatest exposure to freight charges, customs costs, damage, delays, and delivery problems.

For your initial Central Valley rental trial, luggage and furnished housing keep the decision open. Furniture that works in one home may be unsuitable in another, and humidity can affect wood, upholstery, books, and stored belongings.

Get comparable written quotes

Obtain written quotes from at least two or three reputable international movers or freight/customs brokers using the same inventory and service requirements. Coordinate the U.S. mover with the Costa Rican clearance and delivery team; a reassuring answer at origin does not settle destination charges.

Ask the mover or freight forwarder: What is included from collection through delivery? Who handles Costa Rican clearance? Are packing, crating, port handling, inspection, storage, unpacking, and difficult access included or excluded? What happens if the shipment arrives before you have the necessary documents or address?

Ask the customs broker: What identification and residence evidence are needed? How should the inventory, values, ownership evidence, and consignee details be prepared? The consignee is the person named to receive the shipment. What duties, taxes, permits, or possible exemptions apply, and what must be arranged before loading?

Ask the insurer: Does coverage include packing, transit, storage, water damage, and final delivery? What exclusions apply to self-packed boxes, fragile objects, electronics, and mildew? What photographs, valuations, and deadlines are needed for a claim?

Ask the housing contact: Can the delivery vehicle reach the property? Are there narrow roads, steep access, stairs, elevator limits, delivery-hour restrictions, or places to unload securely?

Do not compare only the advertised freight price. Compare the likely delivered cost and the charges that remain uncertain.

Keep special imports separate

Medication, medical devices, pets, vehicles, professional equipment, high-value electronics, plants, food, alcohol, firearms or weapons, controlled substances, antiques, art, and restricted animal products can have different rules from ordinary furniture and clothing. Give the broker a separate list and obtain official or qualified review before packing them.

Carry any lawful transition medication supply and supporting records according to the healthcare plan, rather than relying on freight delivery. Your dog needs its own airline and veterinary-document sequence, not inclusion in the household-goods inventory. If using a pet shipper, ask who checks certificate timing, airline acceptance, and the arrangements if travel is delayed.

Prepare an arrival that works without a container

Costa Rican residential electricity is generally around 120 volts at 60 Hz, with Type A and B plugs, broadly similar to U.S. arrangements. That makes many U.S. devices easier to bring, but it does not guarantee safe wiring or compatibility at a particular rental. Check device labels, grounding, and manufacturer instructions, especially for essential medical equipment. A plug adapter changes the plug shape; it does not change voltage.

Pack passports, document originals, necessary health records, lawful medication supplies, essential devices, chargers, a first-month wardrobe, and a few irreplaceable personal items. Follow airline rules for batteries and sensitive equipment. Split

ordinary essentials between bags so one delayed suitcase does not leave either spouse without basics.

Before departure, obtain written confirmation of your arrival address, dog permission, check-in arrangements, included utilities, internet service, and transport from the airport. Ask for both a map pin and the address as locals use it. Costa Rican addresses often include landmarks and distances, which can matter for drivers, deliveries, and emergency help.

Preserve access to your U.S. phone-based authentication until the replacement arrangements have been tested, as explained in the technology chapter.

First-week setup: settle the home, then complete the administration

Arrival day and the next morning: Check the rental's locks, water supply, hot water, outlets, internet, and essential appliances. Photograph its condition and meter readings where relevant. Store originals securely and keep a separate accessible copy set. Save 911, the rental contact, your transport contact, and the healthcare contacts already identified.

Days two through four: Establish working mobile service, test calls and payments, and make a small grocery or household purchase. Confirm who pays each utility, whose name is on the account, when bills are due, and how you will see proof of payment. Electricity and water providers vary by location; do not assume one national account-opening process.

Days four through seven: Contact the immigration professional with your arrival details and entry record. Confirm the next appointment, any required address or contact update, and each spouse's lawful-stay calendar. Keep receipts and official acknowledgments together.

Costa Rica does not generally use a universal municipal newcomer-registration step equivalent to some European systems. Your required administration instead depends on the residence process and the services you need. The **DGME**, Costa Rica's immigration authority, handles residence administration; **DIMEX** is the foreign-resident identity document; and **CCSS**, often called the Caja, is the public social-

security and healthcare institution. Complete their applicable steps in the order confirmed for your category. Do not assume arrival or filing immediately produces a resident ID.

In furnished housing, utilities commonly remain in the owner's name. Independent accounts or service contracts can wait until you have a longer-term address and know the provider's identification requirements. If a local bank account or payment service is not yet available, arrange an agreed temporary payment method rather than making your first week's housing depend on it.

Practical impact

Before departure, finish the confirmed document-authentication sequence, secure the time-sensitive travel paperwork, and make sure you can function from luggage in the furnished rental. Local service tests, applicable residence appointments, and longer-term utility arrangements can follow after arrival.

Keep full-household shipping, vehicle imports, major furniture purchases, and permanent disposal of irreplaceable belongings deferred until the home and delivered costs are clear. The next step is a verified document schedule and comparable written moving quotes, not a container booking. Use qualified professionals for the legal and import conclusions; this chapter gives you the order in which to obtain and act on those answers.

Plugging into the Country

Your first goal is not to finish every administrative task immediately. It is to make sure both you and your spouse can call for help, access money, reach appointments, and manage daily life while your residence paperwork catches up.

Because you are fully retired, your support network matters as much as your internet connection. A furnished Central Valley rental can give you a practical starting point, but it will work best if you build independent routines for each spouse rather than relying on one person to handle everything.

1. Arrival setup priorities

Costa Rica's setup process is not one single registration. Immigration, public healthcare, banking, utilities, and tax administration each handle different parts of your life. Some services can start with a passport; others become easier after you receive a residence identification document.

Start with what keeps you functional: temporary mobile service, continued access to your U.S. accounts, a usable rental address, insurance documents, emergency contacts, and transport to essential appointments. Then complete the registrations connected to your approved residence category.

Do not wait for every local account before arranging dependable communication and healthcare payment. Equally, do not assume that an immigration application receipt will be accepted wherever a residence card is requested.

Confidence: High on this overall sequence. The documents accepted for an individual account or appointment vary by your status and the receiving office, so confirm those before traveling across town with your file.

2. Documents and local identifiers to verify

Check both passports against current entry and residence requirements. Keep copies of their identity pages, entry records, application receipts, and appointment confirmations in a secure digital folder and a small paper file. Check that names and dates match across documents; Costa Rican forms commonly use day/month/year, but follow each form's instructions.

Bring the authenticated civil and financial records identified in your residence chapter, including marriage evidence and the income records supporting your application. Keep medical summaries, prescription records, insurance documents, relevant tax records, and your dog's veterinary records accessible rather than buried in shipped belongings. Professional-license records are only a setup priority if you later pursue authorized regulated work.

Authentication order: Where required, notarize a personally signed document, obtain its apostille or legalization where it was issued, and translate last using a translator accepted by the Costa Rican receiving authority. An apostille authenticates an official signature or seal; it is not a translation. Confirm the required format and document-age limits before paying for new copies.

The identifiers you may encounter

DIMEX: The Documento de Identidad Migratorio para Extranjeros is the identification document issued to foreign residents. It is not the same as your immigration application number. Confirm with the Direccion General de Migracion y Extranjeria, Costa Rica's immigration authority, which approval, registration, payment, or appointment steps remain before issuance.

CCSS identification: The Caja Costarricense de Seguro Social, commonly called the Caja or CCSS, administers public healthcare and social insurance. Keep each spouse's enrollment and payment records separately, and verify which identifier the clinic uses while residence documentation is being completed.

Tax registration: The Ministerio de Hacienda is the tax authority. A foreign person may encounter a NITE, a tax identification number, where the usual local identification cannot be used. Do not obtain one simply because another newcomer

did. Ask your Costa Rican tax professional whether your actual activities require registration, and coordinate any resulting reporting with your U.S. adviser.

Costa Rica does not generally use the universal newcomer municipal-registration system found in some European countries. Nevertheless, banks, clinics, immigration offices, and service providers need accurate address information. Ask each institution how to record and update your address.

Calendar separately for each spouse: authorized-stay dates, outstanding immigration appointments, residence-card expiration, renewal preparation, and any required CCSS evidence. Follow the sequence already established in your residence chapter; a pending application should not be treated as permission for every activity.

3. Mobile, eSIM, internet, and backup connectivity

Use roaming or a travel eSIM for the arrival period, then compare local prepaid service before taking a contract. Travel eSIMs may provide data without a Costa Rican phone number or ordinary voice calls. Check that your phone is unlocked and supports the proposed SIM or eSIM.

Mobile research starting points: Kolbi, Claro, and Liberty. These are leads to compare, not endorsements. Verify coverage inside the exact rental, current prepaid and eSIM availability, identity requirements, prices, language support, and whether a contract requires local identification, proof of address, or a bank account.

Keep your U.S. number active during the transition, particularly where banks or government accounts still send authentication codes. Test incoming codes abroad and establish recovery methods before changing numbers. Each spouse should be able to make a local call independently; WhatsApp is widely used for ordinary coordination, but it is not a substitute for working voice service.

Home-internet research starting points: Kolbi, Liberty, and Telecable. Fiber or cable availability is address-specific. Ask about installation timing, landlord permission, router charges, contract length, cancellation terms, billing, and required documents. Test the connection rather than relying on a listing's statement that there is Wi-Fi.

For your rental, a mobile hotspot on a different network is usually the simplest first backup. Keep a nearby place with usable Wi-Fi in reserve and consider battery backup for the router and phones. The technology chapter's connection tests remain the standard; this chapter adds the account and installation sequence.

Starlink: Satellite service may be worth investigating if you later choose a mountain or rural home with weak wired service. Before ordering, verify current Costa Rica availability at the service address, hardware and monthly costs, waitlists, portability rules, local installation requirements, landlord permission, power needs, and a clear view of the sky. Trees, buildings, terrain, and heavy weather can affect performance. It is not an automatic solution to an unreliable electrical supply.

4. Utilities, housing setup, and proof-of-address logistics

In a furnished rental, utilities may stay in the landlord's name. Your lease should specify who pays electricity, water, internet, cooking gas, municipal trash charges, and any building fees. Ask whether included utilities have usage limits and whether outstanding balances exist.

Electricity service may come from ICE or a regional distributor; water may be supplied by AyA, a municipality, or an ASADA, a community water association. Identify the actual supplier from the property's bill rather than assuming one company serves every address.

Get meter readings and photographs at handover where relevant. Record account numbers, billing dates, outage contacts, and how to pay. If cooking uses bottled LPG, ask who replaces the cylinder and have the equipment and ventilation checked rather than improvising repairs.

Proof of address: Request a signed lease, the landlord's contact details, and access to a recent utility bill. A bill in the landlord's name may not satisfy every institution. Ask the bank, clinic, or provider exactly what alternative it accepts before arranging an appointment.

Costa Rican addresses often use landmarks and distances. Keep the official administrative address, a map pin, nearby landmarks, and delivery instructions together. This is especially important for emergency dispatch and service technicians.

Voltage, plugs, and appliances

Costa Rica generally uses about 120V, 60Hz electricity and Type A/B plugs, similar to the United States. Much of Europe, Asia, Africa, and Australia uses about 220-240V, so equipment bought elsewhere needs particular attention. Verify the property's outlets, grounding, and each device label before use.

A plug adapter changes the plug's shape; it does not convert voltage. A charger is dual-voltage only if its label says something such as 100-240V, 50/60Hz. For medical devices, essential electronics, or high-wattage appliances, confirm surge protection, battery backup, replacement parts, and whether buying locally is safer than shipping.

Keep the furnished-rental setup light. Full-service international shipping can cost several thousand dollars through the high four figures or mid five figures, with complex moves approaching or exceeding USD 20,000. That is a planning screen, not a quote. Use written mover and customs-broker quotes before adding bulky goods to your setup budget.

5. Banking, payments, and money rails

Local banking access depends on the institution, account type, immigration documentation, and source-of-funds checks. Some passport-based options may exist, but they should not be assumed to provide every service you need.

Before an appointment, ask which identification, address evidence, income records, tax identification, and residence documents are accepted. Verify whether the account supports colones and dollars, incoming overseas transfers, utility payments, online access, and a debit card.

SINPE is Costa Rica's electronic payment network. SINPE Movil commonly enables small transfers linked to a mobile number through a participating account. Ask whether your account and local number can use it and what current limits apply. It is useful for everyday payments but does not replace your international-transfer arrangements.

Test before depending on it: Make a small transfer, withdraw cash, pay a bill, and confirm that both spouses can recover account access. For example, imagine a retired couple whose local account works but whose U.S. bank still sends codes to a disconnected phone. Their problem is not insufficient funds; it is lost access. Keeping the old number and recovery methods alive prevents that avoidable interruption.

Compare transfer fees, exchange-rate spreads, ATM charges, card acceptance, and available multi-currency card options. Keep modest cash for smaller businesses and transport, and check whether a quoted amount is in colones or dollars. Do not close U.S. accounts until replacement arrangements and cross-border reporting have been reviewed.

6. Healthcare, prescriptions, and emergency contacts

The healthcare chapter owns your coverage and treatment plan. Here, the task is to make that plan usable at the front desk, pharmacy, and in an emergency.

Carry insurance details, medical summaries, prescription records, allergies, emergency contacts, and locally usable authority documents. Once the applicable CCSS enrollment steps are complete, confirm each spouse's assigned primary-care team or clinic. EBAIS are local public primary-care teams; ask which serves your address, how appointments are requested, and whether enrollment is active in its records.

For any ongoing prescription, establish the local prescribing and dispensing process before the transition supply runs low. Verify language support, payment arrangements, and where to seek help outside normal hours. An enrollment receipt alone does not prove that every appointment or prescription process is ready.

Emergency number: 9-1-1. Save it in both phones. Keep a Spanish version of your address and essential medical information available, plus your landlord, trusted local contact, insurer assistance line, nearby emergency-care route, and official U.S. consular contact information. Obtain the latter through the official embassy directory and consider the U.S. traveler-registration service for alerts.

7. Driving, transit, and daily mobility

Costa Rica's transport is workable, but routes and services are fragmented. Buses are operated across different routes rather than through one universal national transit-card system. Ask locally about stops, fares, payment methods, and the last useful return service. INCOFER is the official starting point for metropolitan train routes and schedules where relevant.

Foreign-license use is tied to current rules and immigration circumstances. Confirm the permitted driving period with the transport authorities, and ask COSEVI, the road-safety authority, about foreign-license recognition or conversion. An international driving permit does not independently extend lawful driving permission. Rental-company acceptance also does not settle the legal question.

Ride-hailing services operate in parts of the Central Valley, but coverage and their regulatory position require checking. Establish a licensed-taxi alternative and a backup for appointments when an app cannot find a driver. If your dog must travel, confirm acceptance before pickup.

Before buying a vehicle, verify registration, inspection, compulsory insurance, annual Marchamo obligations, and how each spouse would travel if driving became temporarily impossible. The immediate setup goal is dependable mobility, not vehicle ownership.

8. Social Connection and Community

Your Social Fit Profile

Costa Rica generally offers an approachable social entry, particularly where established newcomer communities exist. Building dependable local friendships usually takes longer than finding friendly conversation. There is good potential for connection, but retirement removes the automatic introductions that a workplace might otherwise provide.

Welcoming describes how hard it may be to get through the door. Social Connectedness describes what may be waiting on the other side: relationships that last, practical support, and a sense of belonging. These are different questions.

Welcoming Assessment

Generally welcoming, with language and setting making a real difference. Everyday greetings and informal conversation can make arrival feel easier. Established expatriate communities can also help you find practical information quickly.

That does not mean every encounter will be effortless or every English-language group will suit you. Your Central Valley location should give you more opportunities to find compatible people than an isolated rural rental, but the right recurring group matters more than simply living near other foreigners.

Social Connectedness Assessment

Good potential for durable connection, provided you participate consistently. Many Costa Rican social networks are rooted in family, longstanding friendships, neighborhood life, and shared activities. Friendly treatment is encouraging, but it does not automatically mean you have entered those established circles.

This is a moderate-confidence cultural judgment, not a prediction about a particular neighborhood. Language comfort, recurring participation, and trusted introductions will shape your experience much more than a national description can.

Start with one English-speaking retiree or newcomer channel for practical support and one wider local activity. Suitable channels to investigate include municipal cultural activities, adult language classes, walking groups appropriate to your health, community volunteering, and recurring neighborhood events. Use faith-based activities only if they fit your own beliefs.

From Initial Contact to Deeper Connection

Return to the same group, market, cafe, class, or walking route at roughly the same time each week. Familiarity gives people a chance to learn who you are without every encounter feeling like an introduction.

Accept invitations when comfortable, follow up, and reciprocate with something manageable: coffee, a small gathering, help organizing an activity, or a dependable volunteer role. Ask acquaintances for introductions to people who share your

interests. Smaller gatherings often provide the bridge from public friendliness to actual friendship.

Signs of deeper inclusion include invitations beyond the organized event, someone checking in when you are absent, mutual offers of practical help, and contact that does not depend entirely on you initiating it. Do not mistake a warm greeting for an emergency-support arrangement, or an unavailable weekend for rejection.

Expatriates and other newcomers can provide immediate shared-language support. Treat that network as a bridge into wider life, not a permanent limit. Each spouse should develop at least one independent connection, and both of you should keep scheduled contact with existing friends and family.

Spanish for the first 90 days

If you are not already comfortable in Spanish, prioritize useful errands over grammar perfection: greetings, addresses, appointment requests, pharmacy questions, transport, banking, bills, repairs, mobile service, and emergency descriptions.

Use understandable listening material, repetition, and shadowing, which means repeating a short phrase after the speaker. Prepare scripts for real appointments and practice high-frequency phrases with a teacher or conversation partner. Learning how to say "Could you repeat that more slowly?" or "Please write it down" can reduce friction immediately without promising rapid fluency.

9. Household-specific setup only if relevant

Your operating plan is for two married adults and your dog. Keep separate document and healthcare files, but share access to essential contacts, bills, account-recovery instructions, and emergency information through a secure method.

Both spouses should know how to request transport, describe the address, contact the landlord, and reach medical help. This protects you if the person who normally handles administration is ill or unavailable.

For your dog, retain written rental permission, vaccination and import records, identification details, and a reachable veterinary contact, including an after-hours option. Confirm building rules, walking arrangements, and transport acceptance. The import chapter already covers entry requirements; the new task here is making ordinary and emergency pet care usable locally.

10. First 7/30/90-day setup checklist

What this changes in your plan: Arrange temporary communication and continued U.S. account access first, then complete local services as your address and residence documents allow. Budget for overlapping phone service, installation costs, deposits, and backup transport. Your first social-entry channels should be a recurring newcomer or retiree group and a local class, neighborhood activity, or volunteer role. Isolation needs deliberate backup if driving, language, illness, or dependence on one spouse limits participation.

First 7 days

Activate temporary connectivity; test local calls and both spouses' U.S. authentication codes.

Save 9-1-1, your map pin, Spanish address instructions, landlord, insurance assistance, and official consular contacts.

Check the lease's utility responsibilities, take relevant meter readings, and collect proof-of-address documents.

Test Wi-Fi, a mobile hotspot, essential payments, and transport to medical appointments. Make medical and prescription records accessible; identify veterinary and after-hours pet contacts.

Review each spouse's immigration dates and outstanding appointments.

Contact one newcomer support group, seek a local introduction, and schedule calls with friends or family at home.

First 30 days

Choose local mobile service after testing coverage; order home internet if needed and establish bill-payment reminders.

Complete the applicable residence, CCSS, and local-clinic setup steps; retain receipts and confirmations.

Open or complete a suitable local account where documents permit; test a small transfer, ATM withdrawal, and bill payment.

Confirm driving permission or establish dependable non-driving transport.

Begin two recurring social routines and a practical Spanish-learning schedule.

Check that each spouse can independently access essential contacts, transport, and account recovery.

First 90 days

Review all identification, renewal, enrollment, and insurance records for missing steps or approaching dates.

Confirm that utilities, internet, banking, medical appointments, and pharmacy arrangements work without repeated workarounds.

Test backup communication, power, transport, and account-access arrangements.

Update addresses and emergency contacts wherever required.

Ask whether you have at least one immediate-support network, two recurring local routines or groups, several people you can contact, and a realistic path toward deeper local integration.

If either spouse remains isolated, add a more accessible recurring activity, structured language support, or scheduled transport rather than waiting for connection to happen on its own.

Safety, Infrastructure, Climate & Contingency Planning

Costa Rica is worth testing as a retirement home, but choose dependable access over a beautiful, isolated setting. For you and your spouse, the important safety question is not simply whether a town feels comfortable. It is whether you can get help, leave the neighborhood, obtain essentials, and manage independently when heavy rain, a power failure, illness, or a road closure interrupts normal life.

Your planned Central Valley rental is a sensible starting point. It gives you a better chance of testing these practical needs near established services. Confidence is high in that broad strategy, but only moderate in any particular town and low in an untested address. Drainage, road access, building condition, and neighborhood security can differ substantially within the same area.

Personal safety: take ordinary crime seriously

Costa Rica's democratic reputation should not be confused with low crime everywhere. Theft, vehicle break-ins, burglary, scams, and robbery are meaningful concerns. The country has also experienced increased organized-crime-related violence, particularly involving drug trafficking and territorial disputes. Exposure varies considerably by locality.

Ordinary foreign retirees are not generally the principal targets of trafficking-related violence. Nevertheless, robbery and spillover violence can affect people with no connection to criminal activity. Tourist areas, affluent neighborhoods, and guarded developments are not guarantees of protection.

For your daily routine, the most useful precautions are straightforward:

Choose a rental with sound doors and windows, reliable exterior lighting, and an exit you can use without being trapped behind security bars.

Leave nothing visible in a parked car. Do not assume a staffed parking area eliminates theft risk.

Use ATMs in controlled, well-lit settings, preferably during the day. Keep a second payment method separate from your wallet.

Avoid displaying expensive jewelry, large amounts of cash, or predictable cash-withdrawal routines.

Verify payment instructions independently before sending rental deposits or other substantial transfers. Pressure to pay immediately is a warning sign.

If confronted by an armed robber, prioritize your safety rather than possessions. Report the incident once you are somewhere safe.

Before extending your rental, walk the surrounding streets during the day and early evening. Check the route you would actually use to walk your dog, buy groceries, or reach transport. Broken sidewalks, loose dogs, poor lighting, and fast traffic may matter more to your daily comfort than a town's general reputation.

Ask established residents about recent incidents and recurring trouble spots, then compare their answers with current official travel guidance and information from local police or the Judicial Investigation Organization, known as OIJ. A landlord's reassurance is useful, but not sufficient evidence on its own.

Roads and emergency access deserve as much attention as crime

Road travel is a major practical safety issue in Costa Rica. Narrow lanes, potholes, steep grades, limited shoulders, motorcycles, pedestrians, and poorly lit stretches can make driving demanding. Heavy rain reduces visibility and can cause flooding, landslides, and unexpected closures. A short distance on a map may involve a slow or unreliable trip.

For your long-term retirement plans, avoid a home that works only while both of you are confident drivers. Each spouse should be able to reach essentials without depending entirely on the other.

The shortlist from the housing chapter still makes sense, but this chapter adds an access test. In Santa Ana or Heredia, check congestion and whether a hillside address depends on a steep approach. In Grecia or Atenas, check whether the exact rental has

an alternate route and realistic transport options when you cannot drive. None of these towns should be treated as uniformly accessible or hazard-free.

Before choosing a longer lease:

Drive the hospital route during ordinary traffic and inspect it during wet weather when conditions are safe.

Identify a second route that does not use the same vulnerable bridge, hillside, or road segment.

Ask whether taxis or other established transport services reliably serve the address, including evenings.

Avoid unnecessary rural night driving while you are learning local conditions.

Never drive into floodwater or attempt an unfamiliar river crossing because another vehicle did so.

A practical example: imagine a retired couple renting a hillside home 20 minutes from services in dry weather. If the only road becomes impassable after a storm, the home is functionally much farther away. A less scenic rental with two usable routes may be the safer and more durable choice.

Climate and natural hazards: inspect the property, not just the forecast

Rain, heat, and changing conditions

Much of the Central Valley and Pacific side has a broadly drier period around December through April and a wetter period around May through November. These are planning patterns, not fixed dates. Caribbean weather follows a different pattern, and elevation creates substantial differences over short distances.

Central Valley temperatures are often more comfortable than lowland coastal heat, but humidity, mold, intense sun, and heavy afternoon rain still affect daily life. Climate change adds long-term pressure through higher temperatures, shifting rainfall,

drought stress, and more damaging heavy-rain events. Confidence is high that these pressures matter; confidence is much lower in predicting their effect on one property without local evidence.

Do not judge a permanent home solely from a dry-season visit. If your initial trial is during drier weather, keep the commitment short enough to reassess drainage, dampness, road access, and comfort during the wet season.

At the rental, look for water stains, persistent musty smells, blocked gutters, runoff entering the driveway, and retaining walls with visible movement or cracking. Ask who handles mold, roof leaks, storm damage, and drainage repairs. For a later purchase, have a qualified local engineer assess material concerns rather than relying on fresh paint or the seller's explanation.

Flooding, landslides, earthquakes, and volcanic activity

Costa Rica is seismically active. Earthquakes are a countrywide planning issue, while flood, landslide, and volcanic exposure depend more heavily on location. A riverside property, steep slope, or home near a volcano needs a different assessment from a well-drained urban rental.

The National Emergency Commission, known as CNE, provides hazard information and emergency alerts. The National Meteorological Institute, or IMN, provides weather information. OVSICORI and the National Seismological Network provide earthquake and volcanic information. Use these official channels alongside municipal advice; do not rely only on neighborhood messaging groups.

What to establish before a longer commitment:

Is the property or its access road in a mapped flood, landslide, or other hazard area?

Have previous storms flooded the building, cut water or power, or isolated the neighborhood?

Is there a designated evacuation route and a reachable place of safety?

Are the building's construction history and any significant alterations documented?

Does an insurer cover the relevant hazards, and what deductibles or exclusions apply?

Secure tall furniture and keep exits clear. During earthquake shaking, drop, cover, and hold on rather than running outside past glass or falling objects. Afterward, assess damage and follow official instructions.

If you later investigate coastal living, add tsunami evacuation routes, coastal flooding, heat, and seasonal access to the assessment. Do not choose a beach property without knowing how to reach higher ground on foot. Costa Rica is outside the main direct-hit hurricane belt, but tropical systems can still bring destructive rainfall; that distinction is not a reason to dismiss storm warnings.

Water, air, food, and essential services

Costa Rica has extensive electricity and treated-water networks, but reliability is address-specific. Storms, maintenance, drought, and local capacity constraints can interrupt service. Some communities use AyA, the national water utility; others use municipal systems or community water associations known as ASADAs. Knowing the supplier helps you identify the correct source for outage and water-quality information.

Treated tap water is commonly used in many established communities, but confirm the current position for the rental. Ask about recent advisories, the condition of any storage tank, and what happens during an outage. Private wells and unfamiliar rural supplies deserve separate scrutiny. A filter is not automatically a solution to every contaminant.

For you, dependable water pressure and a manageable backup are more useful than a promise that outages are rare. If a tank uses an electric pump, ask whether stored water remains accessible when the power fails.

The technology chapter covers connectivity testing. Here, the additional requirement is that a power or mobile-service interruption must not leave either spouse unable to call for help. Keep charged power banks, flashlights, offline contact details, and an alternative communication method. Never run a fuel-powered generator indoors or near doors and windows.

Air concerns vary by setting. Traffic pollution can affect busy urban corridors; volcanic ash can affect areas downwind during activity; dry-season smoke and indoor dampness can create additional problems. Inspect ventilation and humidity control, and follow official ash or air-quality advice when relevant. Do not assume an open mountain view means clean air every day.

Food safety also becomes an outage issue. Use dependable food suppliers, maintain refrigeration, and discard food when its safe storage cannot be established. Keep a modest supply of shelf-stable food and drinking water for both adults and your dog. A minimum three-day emergency supply is a useful starting point; a more isolated address needs a larger reserve based on its actual outage history.

Your emergency plan should work for either spouse alone

Costa Rica's emergency number is **911**. Response time depends on location, road conditions, demand, and the type of emergency. English assistance should not be assumed in every interaction, so prepare a short Spanish address and emergency description.

Many Costa Rican addresses rely partly on landmarks. Keep the exact map pin, written directions, municipality, and recognizable nearby landmarks on both phones and on paper. Confirm that the rental's gate can be opened during a power failure and that responders can reach the building.

Within your first week:

Save 911, the nearest appropriate emergency department, your insurer's assistance line, the landlord, and two trusted local contacts.

Choose an outdoor meeting place and a second location outside the immediate neighborhood.

Keep copies of passports, insurance details, essential medical information, and the authority documents prepared in earlier chapters accessible offline.

Agree who takes the dog, carrier or leash, emergency bag, and documents if you must leave quickly.

Check whether a proposed evacuation shelter or temporary accommodation accepts pets. Do not assume it does.

Set a simple family check-in method for a regional emergency when calls may not connect.

What to Confirm: Emergency transport and insurance

What we know from your answers: You are fully retired, your spouse is relocating, and dependable healthcare access is an important part of the move.

What this means for you: A nearby hospital does not establish ambulance availability, evacuation coverage, or payment arrangements.

What to confirm: Ask about ambulance dispatch, likely service limitations at the address, destination hospitals, emergency payment requirements, and any evacuation benefit. Establish whether evacuation means transfer to the nearest suitable facility or return to the United States. Ask about exclusions, authorization requirements, and age-related renewal limits.

Best source: The insurer's written policy and assistance team, together with the relevant local emergency provider. Coordinate with your U.S. coverage adviser where a return would involve restarting or changing coverage.

How the answer could affect the move: A serious coverage gap calls for additional reserves, a different policy, or a more accessible arrival base before you extend your stay.

Decide in advance when to change the plan

Contingency planning is most useful when it names an action, not just a worry. Agree on these responses while you are both well and have time to make choices.

Change the address: Repeated flooding, unsafe access, unresolved security failures, or outages that make essential routines unreliable should prompt a move within Costa Rica. Do not normalize an avoidable problem because you like the view or have already paid setup costs.

Pause permanent commitments: If either spouse cannot reach care independently, driving becomes difficult, or necessary care or insurance stops being workable, pause buying and major purchases. Reassess a more service-connected location before deciding that Costa Rica itself no longer works.

Activate a return or onward-move plan: Essential care failure, loss of lawful residence, an unaffordable income or currency shock, or bereavement that leaves the remaining spouse without practical support requires prompt review. Use the healthcare, financial, residence, and household plans already developed rather than trying to solve those systems during a crisis.

Keep an accessible reserve for temporary accommodation, transport, replacement documents, and travel for both adults and your dog. Identify where you could stay in the United States and how healthcare would resume there. A flight home is not a complete fallback if there is no usable housing or care arrangement on arrival.

Practical impact

Costa Rica remains worth testing from a service-connected Central Valley rental. This chapter strengthens the reason to rent through real weather conditions before buying, inspect the exact property's hazards, and fund emergency transport and temporary relocation separately from ordinary monthly spending.

The practical standard is simple: both spouses should be able to get help and leave safely when normal routines fail. If that cannot be demonstrated, change the address or delay the longer commitment. No location removes all risk, but careful selection and a rehearsed contingency plan can make the move substantially more manageable.

Plan B Planning, Return-Home Optionality & Assets Back Home

You can pursue Costa Rica seriously without making it difficult to leave. For your retirement move, the strongest Plan B is a funded, practical way for both spouses and your dog to change location or return to the United States if life stops working as expected.

Costa Rica offers established newcomer support and healthcare concentrated around the metropolitan Central Valley. But a residence application, a comfortable rental, and access to doctors do not guarantee that the arrangement will remain affordable or suitable as your needs change. Your actual household costs, each spouse's legal status, and dependable care remain more important to this contingency plan than the country's general appeal.

Plan B matters for everyone. It becomes more important when a country's Political Stability Outlook is mixed, weak, or volatile, because rules and everyday conditions can change faster. Costa Rica's relatively predictable institutions support a measured rental trial rather than an emergency-minded approach. They do not justify tying up your exit funds in property or assuming that public-service delays will never affect you.

There is high confidence that keeping housing and financial commitments reversible will protect your choices. Confidence in a permanent move remains lower until both spouses have demonstrated workable care, lawful residence arrangements, and sustainable spending.

People change course for ordinary human reasons, not just because something goes wrong. Family pulls, illness, visa or legal fatigue, money changes, loneliness, work or business changes, safety or political instability, identity and belonging, and different expectations between spouses can all change the decision. Being fully retired reduces dependence on a local job, but does not remove changes in income, family responsibilities, or the desire for meaningful daily routines.

Use the first 1 to 3 years to learn, not merely to celebrate the move. Years 4 to 7 can test whether daily life is sustainable. After 7 to 10 years, people often either put down deeper roots or change course. These are useful review windows, not predictions about you. A home that works now may become less practical if driving, mobility, caregiving, or family proximity becomes more important.

2. Three fallback lanes

Lane 1: Stay flexible inside Costa Rica

An unsuitable address is not necessarily an unsuitable country. A difficult hospital route, unreliable water, isolation, or wet-season access problem may be solved by moving closer to services rather than leaving Costa Rica.

Keep a furnished, dog-approved Central Valley rental as your starting arrangement. If the first location fails, test a more service-connected area before moving farther from metropolitan care. Such areas often cost moderately higher than the country average, so the improvement must fit your actual budget rather than the national cost estimate.

A local move makes sense when the problem is clearly address-specific and the replacement solves it. It does not solve an unavailable residence route, an unaffordable care arrangement, or a persistent wish by one spouse to return home. Before changing rentals, confirm exit terms, written dog permission, transport, and the new address's essential services.

Lane 2: Keep exactly three alternate countries under consideration

These are plausible research candidates, not ready-made substitutes. A country becomes a real backup only after both spouses' lawful stay, care, costs, and dog travel have been checked. A tourist visit is not a durable settlement plan, and this does not mean you qualify for residence.

Panama

Why it is plausible: It has an established retirement-relocation community within the same region.

What it may improve: A metropolitan base may offer a different combination of international connections and practical services.

What it may make worse: Heat, humidity, and premium-area costs may be harder to manage.

What must be verified: Each spouse's current residence basis, healthcare continuity, complete household budget, and dog-entry arrangements.

Mexico

Why it is plausible: Proximity to the United States and varied urban settings make it worth investigating for a retirement move.

What it may improve: Trips home may be easier, with more choices of climate and city size.

What it may make worse: Security varies sharply by location, and transport and administrative demands can be substantial.

What must be verified: Residence requirements through the appropriate official consular directory, both spouses' care and insurance, neighborhood conditions, and dog travel.

Portugal

Why it is plausible: It offers a different retirement setting, with established foreign-resident communities and urban options.

What it may improve: Some locations may support less car-dependent living and a different climate.

What it may make worse: Housing pressure, administrative delays, language friction, and transatlantic travel can increase costs and distance from family.

What must be verified: Residence arrangements for both spouses, healthcare transition, coordinated tax review, actual rental costs, and dog transport.

Lane 3: Preserve a realistic return to the United States

Choose a specific landing location, not simply "back home." Confirm temporary dog-friendly accommodation, transport from the airport, reachable healthcare, and a second accommodation option if the first falls through.

U.S. citizenship generally preserves the right to return, but the information here does not establish both spouses' citizenship. Confirm each person's passport and any immigration documents needed for U.S. entry. A right to enter also does not create immediate housing or health coverage.

Keep accessible funds for two adults and your dog, baggage, lease exit, temporary accommodation, and a locally priced resettlement period. Family help should be a confirmed arrangement with dates and limits, not an assumption that someone will always have a spare room.

3. Your top five Plan B risks

Risk 1: Retirement spending exceeds dependable income.

The earlier budget discussion identified estimates that should not be treated as household housing or healthcare allowances. The new consequence here is that your exit reserve must be separate from ordinary spending. Price a return and resettlement plan first, then agree on a reserve floor that neither spouse uses for discretionary purchases. Persistent overspending should trigger a smaller commitment or location change before it consumes that reserve.

Risk 2: Care becomes unavailable, unaffordable, or too difficult to reach.

The healthcare chapter owns the treatment and coverage analysis. Here, preserve a return pathway before relinquishing established care, and decide what happens if a clinician is lost, essential treatment is interrupted, insurance excludes needed care, or emergency refills cannot be obtained.

For later-life needs, identify a fallback for home care, assisted living, skilled nursing, memory care, or hospice if suitable Costa Rican care is unavailable or unaffordable. The fallback needs a likely location, an assessment or admission contact, coverage review, and funds for the transition. Ordinary medical coverage must not be assumed to pay for ongoing personal care.

If adult children or other relatives would be part of that plan, ask whether they can actually visit quickly and remain long enough to help. Check leave from work, travel costs, lawful visitor stay, accommodation, and their willingness to provide care. Do not

build the plan around family support that has not been offered.

Risk 3: One spouse's lawful-stay arrangements fail.

Track each spouse separately. A problem with the main applicant's income evidence, renewal, departure, or re-entry can affect the other spouse's plans, but the consequences need case-specific confirmation. Ask the Costa Rican immigration professional what happens if the anticipated marriage-based accompanying arrangement or qualifying residence route fails. Stop extending commitments if neither a corrected application nor another confirmed route supports continued lawful stay.

Risk 4: Daily life works for only one spouse.

Transport dependence, loneliness, language friction, climate, or distance from family can make a seemingly comfortable home unsustainable. Each spouse should be able to reach essential services and maintain some independent routine. Hold separate, candid check-ins as well as joint discussions. If one person is persistently isolated or wants to leave, test a practical correction with a review date rather than treating endurance as agreement.

Risk 5: Your U.S. operating arrangements stop working.

A blocked account, failed authentication, missed insurance notice, unavailable return accommodation, or unusable authority document can turn a manageable problem into a crisis. Each spouse should be able to access emergency funds and execute the return plan if the other is ill. Test these arrangements before departure and keep a trusted U.S. contact informed.

4. What to preserve before moving

Documents, records, and independent access. Keep passports, marriage records, residence paperwork, pension evidence, medical summaries, prescriptions, tax returns, property records, insurance policies, and usable authority documents in secure digital and physical copies. Preserve contribution and enrollment records,

official contact channels, online access, and direct-deposit arrangements for any relevant public systems. Review Social Security earnings or credits records and account access as applicable; do not assume receipt of a benefit.

Healthcare and insurance continuity. Ask the relevant administrators what an unexpected return requires, including enrollment or reinstatement steps, waiting periods, and the documents needed. Medicare Part B timing and possible late-enrollment consequences deserve specialist review if relevant; this chapter is not a recommendation to enroll or decline. Before relying on coverage abroad, confirm what happens both during the Costa Rica stay and immediately after return.

If your current health plan does not cover medical evacuation, consider whether separate insurance or an evacuation membership would be appropriate. Verify resident-abroad eligibility, geographic limits, exclusions, authorization, destination rules, and transport limitations. Evacuation coverage does not itself arrange long-term care or guarantee transport to your preferred hospital.

Banking, mail, and administrative ties. Confirm that banks and credit-card issuers permit your overseas circumstances. Test transfers, fraud alerts, authentication recovery, and access by each spouse rather than discovering restrictions during an emergency.

Research a virtual mailbox or mail-forwarding service with secure mail scanning, forwarding of replacement cards and documents, searchable digital records, and check deposit or check handling where offered. Confirm fees, identity checks, and overseas forwarding restrictions. Update appropriate mailing addresses, but ask each bank, brokerage, insurer, DMV, election office, tax agency, Social Security, Medicare, and other institution whether it requires a true residential address rather than a commercial mailbox.

As discussed in U.S. State Domicile, Abandonment of Former Domicile & Ongoing Ties, moving abroad does not automatically end your former domicile or state tax exposure. A mailing address or retained administrative tie does not independently establish a new domicile or prove that the old one was abandoned. Have the U.S. and Costa Rican tax advisers coordinate ongoing filing and address questions without confusing practical mail access with a legal residence conclusion.

Calendar driver's license and passport renewals. Check overseas voting procedures, including UOCAVA where applicable, with your election office. Preserve professional licenses if relevant to a possible return, after checking renewal and continuing-education obligations.

A home or other assets back home. Your property position has not been established, so review these choices only if relevant:

Keep a home available: This offers the clearest physical return base, but carrying costs, mortgage obligations, insurance, maintenance, security, and vacancy restrictions continue.

Rent it out: This may offset costs, but tenants mean it is not necessarily available when you need it. Review rental reporting, depreciation, lender consent, landlord obligations, insurance, property management, vacancy, and later sale planning.

Sell it: This removes management burdens, but your return requires replacement accommodation. Ask a tax adviser about principal-residence sale relief, including the broad federal two-out-of-five-year ownership/use concept and any rental-conversion or state-tax consequences. Do not assume you qualify.

Preserve it temporarily: A time-limited holding arrangement can protect the trial period, provided the costs and insurance conditions are sustainable.

For example, imagine a retired couple rents out their former home on a fixed lease and later needs to return for treatment. Ownership alone does not give them immediate access to that house. Their Plan B still needs temporary accommodation and a funded care transition.

Storage, a retained vehicle, insurance, bank accounts, and family support can also preserve choices. Keep what has a clear purpose and review its carrying cost. Avoid paying indefinitely for possessions that would be cheaper to replace.

Housing and shipping flexibility. Rent before buying and defer full-household shipping while the arrival base is being tested. International shipping can run from several thousand dollars to the high four figures or mid five figures; complex moves

can approach or exceed USD 20,000. That is a planning screen, not a quote. Get written mover and customs-broker quotes before choosing shipping, storage, sale, donation, or local replacement, including the cost of reversing the decision.

5. Signals that should trigger pause, pivot, or return

Pause means stop new commitments. Pause a purchase, long lease, full shipment, or sale back home when essential care or lawful-stay arrangements remain unresolved. Also pause if actual spending is approaching your protected reserve. Have professionals recheck residence, long-term-status, tax, banking, legal, property, benefits, and insurance assumptions close to execution rather than relying on an earlier answer.

Pivot means change the arrangement after confirming the replacement. Change address when infrastructure, transport, or isolation is the identifiable problem. Consider an alternate country only after the replacement plan works for both spouses and your dog. Verify Costa Rican departure and re-entry consequences before assuming that leaving preserves a pending application or existing status.

Return means activate the prepared landing plan. Return becomes appropriate when lawful stay cannot be maintained, essential care cannot be secured, funds reach the agreed reserve floor, or either spouse cannot safely manage ordinary life. Payment interruption, failed healthcare re-enrollment or coordination, or a requirement to receive care in the source-system country should also trigger prompt review of the return plan.

Urgent illness requires immediate local emergency help, not waiting for a scheduled flight. Similarly, a safety event that prevents ordinary routines calls for immediate protection and reassessment. Confirm dog export, destination-entry, transit, and airline arrangements in advance so pet paperwork does not become the reason you delay leaving.

6. 30/90/180-day optionality checklist

By day 30

Check both spouses' lawful-stay deadlines and care contacts.

Test banking, authentication recovery, mail access, and emergency authority.

Record actual spending and confirm the exit reserve remains untouched.

Reconfirm return accommodation and practical travel arrangements for your dog.

By day 90

Compare actual recurring costs with dependable retirement income.

Ask each spouse separately whether daily life feels workable.

Test a different local base if problems are address-specific.

Refresh healthcare-return steps, insurance documents, and any home-property arrangements.

By day 180

Extend commitments only if lawful stay, care, spending, and household agreement support them.

Refresh return-travel prices, document validity, and accommodation availability.

Review whether retained property, storage, vehicles, and administrative ties still justify their costs.

Keep the three alternate-country candidates as research options unless one has been verified well enough to use.

Practical impact: Keep housing, shipping, and major asset decisions reversible while you prove the Costa Rica arrangement. Greater confidence comes from actual sustainable spending, spouse-specific lawful status, demonstrated care access, and a funded return plan that either spouse can activate. Plan B does not ask you to abandon the move. It lets you continue without depending on everything going right.

Expert Coordination Checklist

You do not need a large team of advisers all working at once. You need a few people answering the right questions in the right order, with written answers that agree across borders.

For your move as two married adults with a dog, begin with Costa Rican immigration review. Start U.S.-Costa Rican tax review and healthcare planning alongside it. Estate documents, banking access, the first rental, and pet travel follow from those answers. Property-purchase specialists can wait while you test a furnished Central Valley rental.

Costa Rica has established professional support for foreign retirees. That is helpful, but it does not establish that your income documents support a particular residence category. Confidence in the coordination sequence is high; confidence in your individual residence outcome remains limited until the documents have been reviewed. This chapter helps you prepare those reviews, not replace professional advice.

Prepare one shared fact packet

Give each adviser the same short account of the move. Otherwise, one may assume permanent relocation while another assumes a temporary trial, producing advice that does not fit together.

One-page overview: Include both spouses' citizenships, current U.S. residence, intended move window, marriage, retirement status, income sources, proposed Costa Rica trial stay, dog, approximate budget, and decisions still open. Distinguish documented pension income from investment withdrawals or other income.

Supporting documents to gather:

Passport identity pages and marriage records for both spouses.

Pension award letters, benefit statements, investment-income records, recent tax returns, and an account list showing ownership.

Existing wills, trusts, powers of attorney, healthcare directives, and beneficiary designations.

Insurance summaries, relevant medical records, and any actual prescriptions, with generic drug names and doses.

Current housing obligations, proposed rental terms when available, and any property retained in the United States.

Your dog's vaccination and veterinary records, plus proposed travel dates and transport arrangements.

Share sensitive records through secure channels and only with the adviser who needs them. Do not circulate a complete medical file to every professional.

Confirm before paying for documents: Ask the receiving professional which records must be fresh, authenticated, translated, or supplied as originals. The usual sequence is to notarize signed documents if required, obtain an apostille or legalization where issued, then translate using a translator accepted for the Costa Rican process. An apostille authenticates an official signature or seal; it does not replace translation. Have counsel confirm the sequence for each intended use before ordering services.

First: immigration, tax, and healthcare

Costa Rican immigration professional and official immigration sources

Why and when: Contact a qualified Costa Rican immigration attorney or authorized professional first. As discussed in the residence chapter, Pensionado is the first route to investigate using actual lifelong-pension evidence. This does not mean you qualify. Confirm current requirements with the immigration authority, DGME, and the appropriate official consular directory if a consular step applies.

Send before the call: Both passports, marriage certificate, pension and income evidence, intended dates, and any relevant prior immigration history.

Ask: Which income document supports the proposed category? Can one spouse anchor the other, or must each qualify independently? What lawful-stay protection follows from filing, and what must happen before either spouse's permitted stay ends? Ask

separately about renewal, work permission, and whether the first category supports the later permanent-residence plan.

Request: A written spouse-by-spouse pathway, document list, filing sequence, official requirement references, fee estimate, and explanation of commitments to avoid before approval. Have the professional identify whether an appointment is required and where it belongs in the sequence.

Coordinate with: Tax advisers and CCSS enrollment staff. Immigration counsel should not assume that investment withdrawals count as qualifying pension income, or that dependent residence automatically settles healthcare enrollment.

U.S. international tax adviser and Costa Rican tax professional

Why and when: Engage them before choosing a permanent move date, changing account ownership, selling or renting out U.S. property, or restructuring income. U.S. filing obligations generally continue for U.S. citizens abroad; Costa Rican treatment requires income-by-income review. The tax chapter explains the framework. Here, the task is to get both countries' advisers working from the same facts.

Send before the call: Recent returns, income statements, retirement-account details, property information, account ownership, state ties, and planned travel dates.

Ask: How is each income stream classified in each country? What filing, foreign-account reporting, state-residence, withdrawal, and property consequences follow from the timing? Ask them to identify any treaty or credit assumptions rather than assume relief exists. Since the move is built around retirement and investment income, do not let a standard remote-worker tax package substitute for your review.

Request: A coordinated written summary of filing duties, records to preserve, timing choices, estimated professional fees, and changes that should remain paused.

Coordinate with: Immigration counsel, estate counsel, and financial institutions. If paid work later becomes relevant, add authorization, payroll, business, or professional-licensing review before accepting it; there is no reason to commission that work now without an actual work plan.

Current clinicians, Costa Rican clinicians, insurance professionals, and CCSS

Why and when: Begin alongside immigration review, before cancelling current coverage or choosing a long lease. CCSS, Costa Rica's public social-insurance and healthcare institution, has enrollment steps that need to match each spouse's residence arrangement. Insurance terms and actual appointment access need separate confirmation.

Send before the call: Each spouse's relevant care summary, current coverage, actual medication list if applicable, and expected residence dates. Keep the files separate so one spouse's needs are not mistakenly assigned to the other.

Ask: Your current clinician should identify records and transition needs. A Costa Rican clinician should confirm the practical route to any required appointments, prescriptions, monitoring, and emergency care. The insurer should answer exclusions, preauthorization, coverage start and end dates, and return-to-U.S. coverage questions in writing. CCSS should confirm the enrollment documents and spouse-specific arrangement.

Request: A written transition plan, appointment or referral requirements, insurance coverage explanations, and enrollment instructions. Obtain coverage terms, not just a sales assurance.

Coordinate with: Immigration counsel and the rental adviser. If care requires frequent metropolitan visits, that answer should influence the arrival address before you sign.

Next: money access, legal authority, and housing

Financial institutions and cross-border estate counsel

Why and when: Contact your existing institutions and U.S. and Costa Rican estate lawyers before departure. An account that works during a vacation may have different restrictions after a foreign residential-address change. Similarly, marriage recognition for residence does not by itself settle inheritance or emergency authority.

Send before the call: Account types and ownership, proposed address arrangements, marriage evidence, existing estate instruments, beneficiary records, and a list of assets by country.

Ask: Institutions should confirm whether accounts remain usable from Costa Rica, which residential and mailing addresses they accept, transfer procedures, authentication options, and what happens if one spouse is incapacitated. Estate counsel should separately address marriage recognition, inheritance and survivor rights, property ownership, and locally usable medical and financial authority. Ask whether any local registration or additional document is necessary.

Request: Written institutional instructions and a coordinated document plan from both countries' counsel. Ask the lawyers to check that a new instrument will not unintentionally revoke or contradict an existing one.

Coordinate with: Tax advisers and immigration counsel. Delay retitling assets, replacing wills, or granting broad powers until the relevant advisers agree on the consequences.

Independent Costa Rican housing lawyer; purchase specialists only later

Why and when: Obtain lease review before a substantial deposit or long commitment. Use an independent Costa Rican lawyer and, where a transaction requires it, an authorized notary. A person paid to complete a sale is not automatically representing your interests.

Send before the call: Draft lease, payment instructions, landlord or representative details, dog permission, inventory, and any promised repairs or services.

Ask: Who has authority to rent the home? How are deposits, termination, repairs, utilities, and dog permission handled? Which promises need to appear in the contract? If you later consider buying, request separate title, encumbrance, access, land-use, and transaction review before transferring funds.

Request: Written concerns, proposed contract changes, and a clear statement of what the review does not cover. Legal review does not establish drainage, structural condition, or reliable utilities; add a suitable independent inspection when those questions warrant it.

Coordinate with: Immigration counsel, clinicians, and tax advisers where the lease duration, care routes, or future purchase affects their advice.

Pet travel and public-system questions

Veterinarian and pet-transport support

Why and when: Start after you have a realistic travel window, but before buying nonrefundable transport. The pet chapter covers import mechanics; this review should align veterinary paperwork, official endorsement, transport acceptance, and housing permission.

Send before the call: Vaccination records, health history, size and breed information, travel route, and proposed dates.

Ask: Have your veterinarian confirm current Costa Rican SENASA requirements, any USDA endorsement steps, certificate timing, and fitness to travel. Ask the airline or transport specialist separately about acceptance and contingency arrangements. Confirm return-to-U.S. requirements as well.

Request: A dated preparation list, written transport acceptance, and a plan for delayed paperwork or travel.

Coordinate with: The airline and landlord. Veterinary clearance alone does not secure either transport or a dog-approved rental.

Official authorities for benefits and healthcare already connected to your household

Use these checks only for systems actually connected to either spouse; retirement status alone does not identify a benefit or enrollment.

U.S. pension or social-insurance authority: If either spouse receives or expects Social Security, contact the Social Security Administration. Gather award statements, contribution records, identity documents, marriage records, and proposed address details. Ask about claiming choices if not yet claimed, payment abroad, reporting obligations, survivor effects, and payment-account requirements. The answer informs dependable income documentation and the move budget. Have the cross-border tax adviser review taxation separately.

U.S. public-healthcare authority: If either spouse has Medicare or another public coverage connection, contact the responsible authority and plan administrator. Gather enrollment records, premium information, and intended departure and return dates. Ask about coverage abroad, continuation or cancellation consequences, later re-entry or enrollment penalties, and any return-home coverage gap. The answer controls whether coverage can safely be changed and how much fallback funding to retain.

Costa Rican public-healthcare authority: Contact CCSS with both spouses' residence documents, marriage evidence, and requested income documentation. Ask for each person's enrollment sequence, contribution assessment, effective coverage date, and any dependent treatment or interruption after an absence. Coordinate the answer with immigration counsel and an insurance professional before ending interim coverage.

There is no school or custody review to commission for your two-adult household.

Check credentials and make every call useful

Before engaging anyone, verify licensing or authorization, jurisdiction, relevant specialty, language support, availability, conflicts of interest, fee structure, and scope. Ask whether advice will be written and who is responsible for filings, deadlines, and follow-up. Obtain an engagement letter before substantial work begins.

You can adapt this opening:

> We are two married adults considering a retirement move from the United States to Costa Rica with our dog. We plan to rent first. I have a short fact packet and supporting records. I need you to verify these specific questions before we commit. Which can you answer, what assumptions does your answer depend on, and which other professional needs to review it?

End each call by requesting a written next-step list, documents still needed, deadlines, fee estimate, and unresolved questions. With your permission, ask advisers to exchange the relevant conclusions directly. Record who owns each next step; do not assume one professional is handling another's responsibility.

Practical impact

The first controlling answer is the documented residence arrangement for both spouses. It determines which enrollment and document steps can follow. Coordinated tax and healthcare answers then determine the timing, cash reserve, and suitability of the arrival base. Keep a property purchase, full-household shipping, major account changes, and cancellation of current care paused until the relevant written answers support them.

First 90 Days After Arrival

Your first three months should show whether Costa Rica works as an ordinary home, not just an enjoyable place to visit. Give yourselves time to establish care, complete the next administrative steps, and test daily routines before making the move harder to reverse.

For you, that means settling into a furnished, dog-approved Central Valley rental while both spouses test the practical arrangements separately. Because you describe yourself as fully retired, dependable access to services and sustainable monthly spending matter more than getting everything done quickly.

There is high confidence in this rent-first sequence. Confidence in the eventual location choice is more limited: an address can look excellent during a short visit and become inconvenient once you add appointments, rain, errands, and days when one spouse cannot drive.

Before arrival: Make the first month possible

Costa Rica's administrative steps do not necessarily finish in the order you would prefer. Banking, insurance, residence documentation, and public healthcare enrollment can require different evidence. A residence application, an approval, and a completed residence identity card are different stages; none should be treated as proof that every other service is ready.

Before departure, arrange the following:

A flexible arrival rental: Get written permission for your dog, confirm what utilities are included, and understand extension, cancellation, and deposit terms.

Appointments and document access: Have the next immigration appointment or professional review arranged, with separate document files for each spouse. Keep originals accessible rather than in freight.

A funded care transition: Carry the records and lawful supplies agreed with your clinicians, and keep existing care arrangements available until the replacement arrangements work.

Money and communication: Preserve U.S. account access, authentication methods, and a way to receive important mail. Keep your return reserve separate from setup spending.

Travel with essentials first. Furnished housing lets you learn what you actually need without waiting for a shipment or paying to move furniture again if you change areas.

Days 1-7: Become reachable and establish a safe routine

The first week is for essentials, not for deciding where to live permanently. Mobile reception, delivery access, transport availability, and water or internet reliability can vary at the exact address, even within an otherwise convenient neighborhood.

Set up communication and payments. Use temporary roaming or a travel connection until a local prepaid service is working. Test local calls, appointment messages, and each spouse's U.S. bank login. Make a small card purchase and, if needed, a modest cash withdrawal before relying on either method for a major payment. Do not cancel the U.S. phone arrangement while account recovery still depends on it.

Check the rental in person. Record existing damage and confirm locks, lighting, water, internet, and any backup arrangements. Ask who handles repairs and how to report a problem. Check the dog's secure outdoor access, nearby walking routes, and the practical veterinary route already identified in your pet plan.

Build an emergency contact sheet. Include the exact address, a map pin, useful directions, Costa Rica's 911 emergency number, your insurer's assistance number, and the healthcare contacts established in your care plan. Give both spouses access to it offline. A map pin alone may not be enough for a driver or emergency responder unfamiliar with the entrance.

Check the calendar for each spouse. Read the actual admission record and have immigration counsel confirm the next required action and deadline. This 90-day settling-in framework is not a statement of your permitted stay. Do not assume that an appointment or application automatically extends it.

Days 8-30: Turn arrangements into working services

By the end of the first month, aim to replace assurances with evidence. A landlord saying that the internet is reliable is useful; several successful calls, including during busy hours, tell you more. The same principle applies to care, banking, and paperwork.

Confirm the next lawful-stay step

Costa Rica's immigration authority, the Direccion General de Migracion y Extranjeria, manages residence applications. Your earlier residence plan identifies the pension-based route to investigate first; arrival does not establish that the route covers both spouses or that the paperwork is complete.

Evidence needed before extending commitments: Obtain a written, spouse-specific update from your Costa Rican immigration professional showing the application stage, any missing documents, the next deadline, and the basis on which each of you can remain lawfully while the matter proceeds. Keep official acknowledgments and receipts, not just appointment confirmations.

If that evidence is missing: Keep housing flexible and establish the lawful departure or alternative application plan before the applicable deadline. Do not use repeated tourist entries as an assumed substitute for an unresolved residence plan.

Complete the first real care steps

Carry forward the healthcare plan by attending the initial appointment, confirming how follow-up is booked, and establishing the actual payment and prescription process where relevant. For any ongoing medication, confirm a refill route early enough to act before your transition supply becomes short; medical changes belong with your clinician.

CCSS, Costa Rica's public healthcare and social-insurance system, should be treated as active only when the required enrollment steps are complete and your access is confirmed. Keep interim arrangements in place while that happens. Give each spouse a separate record of coverage, appointments, and outstanding tasks.

Also check medical evacuation coverage. If your current health plan does not include it, consider whether separate coverage or a membership is appropriate. Verify that it applies to residents abroad, along with geographic limits, exclusions, authorization requirements, and transport restrictions.

Test household independence

Have each spouse complete a grocery trip, arrange transport, contact a service, and retrieve essential records without depending entirely on the other. This is not an independence test to pass or fail. It reveals where you need a backup driver, Spanish-language help, clearer instructions, or a more convenient address.

Days 31-60: Compare ordinary life in candidate areas

Central Valley access remains a sensible starting point, but proximity on a map is not the same as an easy journey. Congestion, hills, road conditions, and the rental's position within an area can change the experience substantially.

Use the shortlist from the housing chapter rather than reopening the whole country search. Compare two serious alternatives through ordinary errands, not just scenic outings or property tours.

Test a normal day. Travel from a candidate address to the likely clinic, pharmacy, grocery store, and a recurring social activity. Try the routes at the times you would actually use them. Check whether transport is available for the return journey and whether either spouse would feel stranded without a car.

Test the building as well as the area. Visit at different times to assess traffic noise, lighting, nearby activity, stairs, and dog-walking conditions. Ask about recent water interruptions, repair response, drainage, and utility bills. Confirm the exact internet installation and lease conditions before signing.

Keep seasonal limits visible. Rain can expose drainage problems and make some routes harder. If your first 90 days fall mainly in a drier period, record wet-weather access as unresolved rather than assuming it is proven. Seek local accounts and another seasonal visit before considering a purchase.

For example, imagine a retired couple who enjoy a quiet hillside rental but discover that every appointment requires a long drive. The house has not changed; their understanding of the routine has. Moving closer to services may be the right adjustment, even if the rent is higher.

Days 61-90: Decide what to extend and what to defer

At this stage, the useful question is whether daily life is dependable enough to support a longer rental. You do not need every administrative process finished, but you do need a documented plan for unfinished steps and enough money to cover the delay.

Review actual spending. Separate recurring living costs from deposits, document fees, furnishings, and other setup costs. Include private care, transport, dog expenses, and travel-home funding. Coordinate any new tax or account questions with your U.S. and Costa Rican professionals using actual arrival dates, transfers, and income records. Keep a travel-day log from day one rather than reconstructing it later.

Review unfinished services. Confirm what still depends on your residence stage, local identity document, address evidence, or enrollment. Extend a rental only when the remaining steps have a credible sequence and interim arrangements remain affordable.

Keep shipping a separate decision. Full-service international household shipping can reach the high four figures or mid five figures, with complex moves sometimes approaching or exceeding USD 20,000. That is a planning screen, not a quote. Get two or three written mover and customs-broker quotes covering destination charges, storage, delivery access, and insurance before shipping a full household. Ship only after the arrival base works and the items are worth the delivered cost.

Buying property should remain outside the first-90-days timetable unless there is a strong, independently reviewed reason to move faster. A successful trial supports further investigation, not an immediate purchase.

Your 30-, 60-, and 90-day reviews

At each review, discuss three questions together:

What now works reliably? Look for completed appointments, successful payments, usable transport, and routines both spouses can manage.

What remains inconvenient, expensive, or uncertain? Identify whether the cause is the address, a temporary administrative delay, or a deeper mismatch.

What will you change before spending more? Choose a specific action and date rather than repeatedly accepting the same problem.

If the main difficulty is the rental or transport, test a better base within Costa Rica. If lawful stay or essential care cannot be maintained, pause new commitments and activate the fallback already developed in your Plan B chapter. If recurring costs exceed the amount you can comfortably sustain, shorten the trial or change the arrangement before drawing down the protected return reserve.

Practical impact

A successful first 90 days should earn you confidence to extend a rental, not pressure you to make everything permanent. Keep care and lawful-stay arrangements ahead of housing commitments, use real journeys and bills to choose the next base, and defer buying and full shipping until ordinary life works for both spouses and your dog.

Final Action Plan

Your next step is to build a reversible Costa Rica trial, not commit to a permanent move. For you, as a fully retired married adult moving with your spouse and dog, success means dependable income, usable care, lawful residence for both adults, and a home that works on an ordinary Tuesday.

The earlier recommendation still stands: investigate pension-based residence first, then test a furnished Central Valley rental. Costa Rica has experienced support for foreign retirees, but that support cannot establish that your income meets residence requirements or that your actual living costs will fit your budget.

The sequence below turns the remaining uncertainty into evidence you can act on. Each stage should make the next commitment safer.

Investigate now: Get the residence answer in writing

Pensionado, Costa Rica's pension-based residence category, remains the first route worth investigating. Being retired is not enough by itself; the nature and documentation of your pension matter. Marriage may support an accompanying-spouse arrangement, but each spouse still needs a clearly documented lawful-stay position. This does not mean you qualify.

Next action: Give qualified Costa Rican immigration counsel a one-page fact packet and your actual pension or income evidence. Include both spouses' citizenships, current residence, marriage details, intended duration, and proposed travel window. Ask counsel to distinguish an exploratory visit from the residence application process.

Evidence needed before proceeding: Request a written assessment identifying the proposed category, accepted income evidence, each spouse's application basis, document requirements, and what lawful stay is permitted while an application is pending. It should also explain renewals and whether the proposed status supports the later permanent-residence plan described earlier.

What this delays: Do not fix a permanent departure date, file on untested assumptions, sign a long lease, or arrange full relocation until that assessment is complete. Written professional advice supports planning; it is not an approval guarantee.

If the answer is unfavorable: Have counsel assess Rentista only if your genuine income or financial evidence supports it, or another route grounded in your facts. If no durable route fits both spouses, keep Costa Rica as a bounded trial destination and compare another settlement option before committing.

Verify before departure: Connect care, money, and legal authority

The healthcare and financial chapters explain the systems. Here, the important step is making their answers agree with the residence plan.

Healthcare and coverage: Ask a Costa Rican healthcare or insurance professional for a spouse-specific transition plan into CCSS, the public healthcare and social-insurance system. Obtain written details of interim coverage, exclusions, expected contributions, and access to the care each of you needs. For any essential treatment, identify an actual appointment, prescribing, refill, and payment route rather than relying on a general statement that care is available.

Keep current care active until continuity is demonstrated. If essential treatment cannot be maintained, postpone departure rather than treating that gap as a disadvantage to accept.

Income and affordability: Ask U.S. and Costa Rican tax professionals to review the same income list and proposed arrival dates. Their answers should identify filing obligations, how each income stream is treated, and any unresolved benefit or coverage decision that changes cash flow or return-home access. Do not restructure accounts, sell assets, or alter ownership before the coordinated review.

Replace the national budget illustration with written rental terms, coverage estimates, transport costs, and setup expenses. The earlier housing and healthcare estimates are not dependable household allowances. Your working budget must cover both spouses, your dog, professional fees, and a separate emergency return reserve without depending on new earnings.

Marriage and authority: Ask Costa Rican counsel whether your authenticated marriage record needs local registration for the intended uses. Separately confirm that medical and financial authority documents can be used locally. An immigration decision does not establish that every hospital, bank, or inheritance process will treat your documents the same way.

For each engagement, confirm credentials, fees, scope, and whether advice will be written. End the call with a document list, deadlines, unresolved questions, and the next commitment that should wait.

Prepare the documents in the right order

Costa Rica accepts apostilles under the international apostille system. An apostille confirms an official signature or seal; it does not prove residence eligibility.

Documents from countries outside the applicable system may require legalization, a different authentication process.

Gather now: Locate both passports, certified birth and marriage records, pension and income evidence, medical summaries, insurance documents, estate and authority documents, and your dog's veterinary records. Keep separate labeled files for each spouse, plus secure digital backups.

Order after requirements are confirmed: Obtain fresh official records and background checks according to counsel's instructions. Confirm required issuing authorities, acceptable document age, and translation format before paying. Ordering time-sensitive records too early can mean ordering them again.

The usual sequence is: notarize personally signed documents if required, obtain the apostille or legalization where the document was issued, then translate the complete authenticated document into Spanish using a translator accepted by the receiving Costa Rican authority. Confirm exceptions for each process. Translation last allows the translation to include the authentication itself.

Carry originals securely rather than shipping them. Before any immigration appointment, organize the file in the requested order and check names, dates, and passport details against the originals.

Test the arrival base before extending commitments

Start by investigating a furnished, dog-approved rental in Santa Ana or Heredia. Santa Ana often runs moderately higher than Costa Rica's overall cost picture; Heredia is likely slightly higher, depending on the exact area. These are estimates to test against real rental terms, not reasons to stretch your budget.

The location chapter's Grecia and Atenas alternatives remain worth testing if the first base is too costly or inconvenient. Do not choose a cheaper address until you have priced the extra transport and checked access to care.

Before paying: Obtain written dog permission, review the lease and deposit terms, and confirm utilities, internet, road access, and cancellation conditions.

During the trial: Test clinic and hospital routes, grocery trips, veterinary access, wet-weather travel, noise, security, and whether each spouse can manage essential errands independently. A pleasant stay is encouraging; a dependable routine is stronger evidence.

Travel with essentials first. Full-service international shipping can cost several thousand dollars through the high four figures or mid five figures, with complex moves sometimes reaching or exceeding USD 20,000. That is a planning screen, not a quote. Obtain two or three written mover and customs-broker estimates, and defer full-household shipping until the location works.

Preserve a usable fallback

Keep U.S. banking, authentication, mail access, medical records, and a realistic return-coverage plan functioning during the trial. If using mail forwarding, confirm that important institutions accept the address; some require a genuine residential address. Do not sell a home or terminate coverage merely because the first weeks feel good.

If your current health plan lacks medical evacuation coverage, consider whether separate coverage is appropriate. Verify resident-abroad eligibility, exclusions, authorization requirements, and transport limits rather than assuming it will take you to your preferred U.S. hospital.

Use the fallback already developed: change the Costa Rica base when the problem is local; pause or return when lawful stay, essential care, or sustainable spending fails. Keep the return reserve accessible and preserve your dog's lawful travel option.

Final confidence and closing sequence

Confidence is moderate that a Central Valley trial is worth undertaking, but limited that a permanent move is ready. This confirms the earlier country-fit judgment. The residence assessment remains cautious because your actual qualifying evidence and both spouses' arrangements still need confirmation.

Political Stability Outlook: 4.0 / 5 flags supports investigating a long-term home rather than treating Costa Rica only as a short escape. It does not justify buying early. Public-service delays and capacity constraints still favor renting, allowing administrative time, and rechecking requirements before major commitments.

Proceed in this order:

1. Obtain written residence and spouse-specific answers; align healthcare and financial review with them.
2. Complete authenticated documents and fund the trial plus a separate return reserve.
3. Book flexible travel only after confirming lawful entry, dog transport, interim care, and rental terms.
4. In the first week, prove communication, payments, emergency access, and essential appointments.
5. At 30, 60, and 90 days, compare actual spending and routines. Extend the rental only when both spouses' experience supports it. Leave buying, full shipping, and major asset changes for later.

Practical conclusion: Costa Rica remains worth serious investigation, not yet a permanent commitment. Settle the residence evidence first, test service-connected daily life second, and let demonstrated care access and actual costs determine whether you stay longer. That order protects your budget and your ability to change course without making the move less worthwhile.