

Your Country Match

Fit Scores reflect your questionnaire answers and FlagSeek planning signals, not a universal judgment of any country's quality.

EXECUTIVE SUMMARY

OVERALL PATTERN

Mexico, Colombia, and the Philippines stand out as lower-cost countries where your budget, foreign-source income, long-term plans, and preference for a warm, welcoming culture could plausibly work together.

WHY THESE COUNTRIES ROSE

Mexico leads with the strongest combination of affordability, proximity to the United States, established relocation infrastructure, and a possible financial-solvency route to residence. Colombia brings strong value and appealing urban lifestyle options, while the Philippines offers the ease of widely spoken English and retirement-oriented possibilities.

MAIN CONSTRAINTS

The main questions are whether your civil union will be recognized for both residence and everyday legal rights; whether you meet current visa requirements; how cross-border taxes would apply; and whether a specific location can meet your needs for safety, healthcare, internet,

power, and water reliability. Colombia and the Philippines also involve more uncertainty in day-to-day administrative execution. Your destination healthcare plan must stand on its own: Medicaid should not be treated as overseas coverage, and if Medicare applies, confirm its limited overseas coverage and any Part B consequences before making changes.

STRATEGIC WILDCARD

Spain tests a deliberately different idea outside the Top 3. It conflicts with your stated wish to avoid Europe, but it offers stronger stability, healthcare, walkability, infrastructure, and relationship recognition. Your partner's birth in Spain is a legal-pathway clue worth checking, not proof of eligibility.

Your Top 3 Best-Fit Countries

These are not directives. They are your strongest starting points for deeper research.

ABOUT YOUR FIT SCORES

These scores are calibrated specifically to your needs, preferences, concerns, household circumstances, and practical constraints. The same countries could receive very different scores for another person with a different life, budget, priorities, or relocation pathway.

BEST FIT 1

Mexico

Fit Score: 4.9 / 5 flags

Mexico is your strongest overall match, bringing together a workable budget, a plausible long-term residence option, cultural alignment, and practical proximity to the United States.

Mexico fits the practical heart of your move unusually well. Your stated household budget appears workable, your Spanish should reduce everyday friction, and the culture suits your preference for a warm, expressive social life. Established foreign-resident communities may also make the transition easier. The important cautions are that safety, governance, and infrastructure vary significantly by location; your civil union needs specific recognition checks; and remote work and U.S.-source income could create tax obligations in both Mexico and the United States, despite your preference to avoid destination-country tax on home-country income.

LOCATION ADVANTAGE

POTENTIAL ANNUAL SURPLUS

\$152,544–\$159,240

Potential yearly financial breathing room.

ESTIMATED HOUSEHOLD BUDGET

\$26,760–\$33,456/year

These amounts are based on the recurring income in your questionnaire and on what your selected spending range translates to in this particular country. A larger surplus does not automatically make a country the better match.

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.

POTENTIAL PATHWAY TO INVESTIGATE

Mexico's Temporary Resident Visa based on economic solvency is a promising route to explore because your recurring pension, Social Security, and investment income may satisfy the financial test. Eligibility still needs to be confirmed. The key questions are the current income or savings thresholds, which evidence the relevant consulate will accept, whether your partner can be included, how renewals work, and whether the route can eventually lead to permanent residence.

FIT SIGNALS

- Your total monthly budget of \$4,000 to \$5,000 appears capable of supporting a comfortable two-person lifestyle, although actual costs need to be tested in specific locations.
- Recurring pension, Social Security, and investment income may support an established financial-solvency route to temporary residence.
- Your Spanish ability, preference for Mexican and Latin American food, and desire for a warm, expressive local culture all strengthen the everyday fit.
- Mexico offers major cities, medium-sized cities, coastal areas, mountain settings, and dry or cooler climates within one country.
- Welcoming Index: 3.9 out of 5 flags. Social Connectedness Index: 3.8 out of 5 flags.

WATCHPOINTS

- Risk is not uniform, nor is it identical for ordinary foreign residents, but you will need current local due diligence on neighborhood choice, road travel, visible wealth, emergency access, and police reliability.
- Your civil union needs to be checked first for partner inclusion, renewals, and long-term residence, and then separately for healthcare authority, inheritance, tax, property, banking, insurance, and next-of-kin treatment. Confirm the current rules with Mexican authorities and qualified local counsel. If your union is not recognized for residence purposes, each adult may need to qualify independently.
- Healthcare quality and emergency access are strongest in major cities and established foreign-resident areas. Your questionnaire lists Original Medicare and Medicaid, but neither should be treated as ordinary coverage in Mexico. Before changing U.S. coverage, confirm your options for local insurance or self-pay care and any consequences involving a return to Part B or late-enrollment penalties.

- Because you need extremely reliable high-speed internet and have little tolerance for power or water outages, checks at the individual property are essential. Confirm primary and backup internet, outage history, water storage, power backup, and service response rather than relying on a city's general reputation.

EXPLORE THIS FURTHER

Mexico is a serious contender, so an Action Plan is the right next step. It can examine residence options, suitable locations, arrival sequencing, healthcare and continuity of U.S. coverage, recognition of your civil union, tax questions for professional review, infrastructure checks, and a practical fallback for returning home. The Action Plan is available in the Tailored Reports section, uses the questionnaire information you have already provided, and allows you to update your answers at any time.

BEST FIT 2

Colombia

Fit Score: 4.6 / 5 flags

Colombia is a strong practical match for affordability, Spanish-language integration, a warm social culture, and a possible remote-work route. Choosing the right location and confirming the legal details will be decisive.

Colombia aligns well with your cost target, preference for a warm and expressive local culture, Spanish ability, need to work in U.S. time zones, and interest in walkable urban life. Larger cities can also provide useful private healthcare options. It ranks below Mexico because its Political Stability Outlook is mixed, safety and public services vary significantly by location, administrative processes can be unpredictable, and your civil union must be checked for both residence and everyday legal rights.

LOCATION ADVANTAGE

POTENTIAL ANNUAL SURPLUS

\$161,784–\$166,632

Potential yearly financial breathing room.

ESTIMATED HOUSEHOLD BUDGET

\$19,368–\$24,216/year

These amounts are based on the recurring income in your questionnaire and on what your selected spending range translates to in this particular country. A larger surplus does not automatically make a country the better match.

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POTENTIAL PATHWAY TO INVESTIGATE

A route based on remote work or professional activity for an employer or clients outside Colombia is worth exploring because you expect to continue U.S.-connected remote work. Eligibility is not yet confirmed. The questions that matter most are the current foreign-income requirement, what work the status permits, whether your civil partner can be included, how tax and social-insurance rules would apply, how renewals are handled, and whether time on this route can count toward permanent residence.

FIT SIGNALS

- Your stated household budget appears comfortable for Colombia overall, although actual costs will depend on the city, neighborhood, healthcare plan, and housing standard.
- Your Spanish ability removes a major source of daily friction and should make local services, social integration, and administration easier to manage.
- The warm, expressive social environment and largely Catholic cultural setting closely match your strongest cultural preferences.
- Major cities can offer walkable neighborhoods, cultural energy, access to private healthcare, and practical overlap with U.S. working hours.

WATCHPOINTS

- Your civil union may not automatically receive identical treatment for dependent residence and post-arrival rights. Confirm separately whether your partner can be included and how the relationship will be treated for healthcare authority, inheritance, taxation, property, benefits, and everyday administration.
- Safety varies materially by city, neighborhood, road route, and daily routine. Ordinary foreign residents do not necessarily face the targeted risks associated with organized crime, politics, journalism, or corruption disputes, but neighborhood choice, visible wealth, emergency access, school or work commutes, and current local due diligence still matter.

- Welcoming Index: 4.5 out of 5 flags.
Social Connectedness Index: 3.2 out of 5 flags.
- You should not assume that U.S. public coverage will pay for ordinary care in Colombia. Medicaid is not ordinary overseas coverage, and Medicare generally provides only limited coverage abroad. Before changing coverage, verify your exact U.S. program, Colombian insurance and self-pay options, and any consequences involving Part B or re-enrollment after returning home.
- Your requirement for extremely reliable internet, power, and water cannot be confirmed at the country level. For every building you seriously consider, check service history, fiber availability, backup connectivity, generator or battery provision, water storage, and emergency access.

BEST FIT 3

Philippines

Fit Score: 4.5 / 5 flags

The Philippines is a strong lower-cost, English-friendly match with a promising retirement-income route. Infrastructure, relationship recognition, and the practical details of long-term residence will need careful verification.

The Philippines suits your budget, preference for a warm and welcoming culture, comfort with Asia, need for widely usable English, interest in a coastal lifestyle, and mix of retirement and recurring foreign income. It remains a more exploratory option because highly reliable utilities and walkable daily life depend heavily on the exact location, healthcare is strongest in major cities, recognition of your civil union may affect the household, and the Political Stability Outlook is mixed at 2.4 / 5 flags.

LOCATION ADVANTAGE

POTENTIAL ANNUAL SURPLUS

\$161,400–\$166,320

Potential yearly financial breathing room.

ESTIMATED HOUSEHOLD BUDGET

\$19,680–\$24,600/year

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POTENTIAL PATHWAY TO INVESTIGATE

A retirement route supported by pension, Social Security, investment income, or savings is worth exploring given your age and recurring income from outside the Philippines. Eligibility still needs confirmation. The decisive questions are the current income or savings thresholds, whether each of your income sources will be accepted, whether your civil partner can be included, what insurance is required, how renewals work, and whether the status can lead to permanent residence.

FIT SIGNALS

- Your stated monthly budget appears comfortable for a two-person household, subject to location-specific costs for housing, healthcare, transportation, and insurance.
- English is widely usable, which should reduce language friction during your arrival and in everyday administration.
- The warm, socially expressive culture and largely Catholic values align well with your stated preferences.
- Retirement-oriented residence options, together with your recurring pension, Social Security, and investment income, provide a credible basis for further investigation.

WATCHPOINTS

- Your civil union may not receive equivalent recognition for dependent residence or everyday legal rights. Confirm separately whether your partner can be included in the residence application and how the relationship will be treated for healthcare authority, inheritance, taxation, property, banking, insurance, and next-of-kin matters.
- Your need for extremely reliable internet, power, and water may not be met outside carefully chosen buildings and districts. Before signing a lease, check fiber availability, backup connectivity, generators, water resilience, storm exposure, emergency access, and the building's actual outage history.

- Welcoming Index: 4.5 out of 5 flags.
Social Connectedness Index: 3.5 out of 5 flags.
- Healthcare quality and emergency access are strongest in major cities. Your questionnaire reports Original Medicare and Medicaid, but neither should be treated as ordinary overseas coverage. Confirm Philippine insurance and self-pay arrangements, along with the consequences of changing U.S. coverage, including Part B enrollment and penalty rules.
- Remote work and foreign pension, Social Security, and investment income may create tax obligations in both the Philippines and the United States, despite your preference to avoid tax on home-country income. Before relying on the budget, seek qualified cross-border advice on tax residence, income sourcing, filing duties, treaty treatment, and double taxation.

STRATEGIC WILDCARD

Spain

Spain belongs in the Strategic Wildcard position because you explicitly said you want to avoid Europe. It is not a fourth recommendation, but a deliberately different possibility to consider. Even so, your Spanish ability, strong recurring foreign income, workable household budget, preference for walkable Mediterranean settings, and your partner's birth in Spain create an unusually relevant combination. Spain also offers established healthcare, reliable infrastructure, and newcomer support. The opportunity is a comfortable long-term European base with more than one possible legal lead. The unresolved questions are whether you would genuinely reconsider Europe and whether the residence, work, tax, and household details line up. Its wildcard placement does not mean Spain could not work for you.

LOCATION ADVANTAGE

POTENTIAL ANNUAL SURPLUS

\$137,580–\$147,264

Potential yearly financial breathing room.

ESTIMATED HOUSEHOLD BUDGET

\$38,736–\$48,420/year

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POTENTIAL PATHWAY TO INVESTIGATE

Spain's Non-Lucrative Visa is a possible route to explore because your household reports substantial recurring pension, Social Security, and investment income. Eligibility is not yet confirmed. The key questions are the current income or savings thresholds, which forms of income evidence are accepted, whether your civil partner can be included, the insurance requirements, whether ongoing remote work is compatible with the visa, and how renewals work. Your partner's birth in Spain is a separate family or legal-status clue that deserves official confirmation; it should not be treated as proof of eligibility.

FIT SIGNALS

- Your stated household budget appears workable for a comfortable mid-range life, although actual costs will depend heavily on the city or coastal area you choose.

- Walkable cities, Mediterranean and coastal settings, healthcare access, and generally reliable infrastructure align well with your daily-life priorities.
- Your Spanish ability should reduce everyday language friction and make administration and community life easier.
- Welcoming Index: 3.9 out of 5 flags. Social Connectedness Index: 3.9 out of 5 flags.

WATCHPOINTS

- Spain directly conflicts with your stated wish to avoid Europe. Before investing in detailed research, decide whether that preference remains firm or whether Spain's household-specific advantages justify an exception.
- Check your civil union separately for immigration and dependent residence, and then for healthcare authority, inheritance, taxation, property, benefits, banking, insurance, and next-of-kin treatment after arrival. Your partner's birth in Spain may be legally relevant, but it does not by itself confirm status or access to a family route.
- Your requirement to avoid tax on home-country income remains unresolved. Before relying on the financial fit, obtain qualified cross-border advice on Spanish tax residence, remote employment, pensions, Social Security, investments, treaty treatment, filing duties, and possible double taxation.
- Do not treat your reported Medicare and Medicaid coverage as ordinary healthcare coverage in Spain. Medicare generally provides limited overseas coverage, and Medicaid is administered by individual states. Before changing coverage, verify destination insurance and care arrangements, as well as any Part B and return-home consequences.

EXPLORE THIS FURTHER

A Deep Dive would give you a much fuller picture of Spain, including lifestyle, regional differences, healthcare, and the practical tradeoffs behind this wildcard. If Spain becomes a serious contender, an Action Plan can examine and rank the possible residence routes, identify locations to investigate, sequence the verification and arrival steps, build a return-home fallback strategy, and organize questions for immigration, tax, and healthcare professionals.

LOCATION ADVANTAGE

What your income could leave behind

Location Advantage shows how choosing the right country can change the amount of financial breathing room your household may have. These ranges use the same recurring-income figure and translate the same reference spending range separately through each destination country's cost ratios.

Mexico

ESTIMATED ANNUAL BUDGET

\$26,760–\$33,456

POTENTIAL ANNUAL SURPLUS

\$152,544–\$159,240

Colombia

ESTIMATED ANNUAL BUDGET

\$19,368–\$24,216

POTENTIAL ANNUAL SURPLUS

\$161,784–\$166,632

Philippines

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\$19,680–\$24,600

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Spain

ESTIMATED ANNUAL BUDGET

\$38,736–\$48,420

POTENTIAL ANNUAL SURPLUS

\$137,580–\$147,264

Lowest cost does not mean best match, and the largest surplus does not automatically mean best country. Location Advantage is one unusually important variable to weigh alongside healthcare, residence rules, safety, legal and family fit, community, and everyday life.

Compare Mexico and Colombia side by side

A Compare report can assess Mexico and Colombia directly using the questionnaire information you have already provided. It can examine residence possibilities, recognition of your civil union, healthcare continuity, infrastructure, safety, taxes, budget, and the practicalities of returning to the United States. Once one country becomes a serious choice, an Action Plan can work through how the move—and a realistic return-home strategy—could function. Compare and Action Plan are available in the Tailored Reports section, and you can update your questionnaire at any time.

[**Compare Mexico and Colombia**](#)[**View all reports**](#)

Interested in another country?

If you already have another country in mind, a Deep Dive can explore how well it fits your questionnaire, priorities, and constraints. Available in the Tailored Reports section, it offers a much fuller understanding of one country and uses the information you have already provided. You can update that information at any time.

[Explore another country](#)

This brief is designed to create focus, not replace legal, tax, immigration, medical, or financial advice.