Your Reality Check

A clear look at what your questionnaire says matters most, what has to work together, and where the move may create opportunity or strain.

This report does not choose a country. It uses your questionnaire to show what matters most, which needs have to hold together, where your plan may have an advantage, and what your Country Match report will explore.

YOUR PRIORITIES AT A GLANCE

- A workable long-term residence path for both adults
- Investment income, remote work, and taxes that work together
- Sustainable healthcare and a realistic whole-household budget

Your priorities are explored in the pages that follow.

WHAT YOUR QUESTIONNAIRE SAYS

What matters most in your situation

ESSENTIAL

A long-term residence path that keeps both adults on solid footing

Your questionnaire says this is a permanent move with a spouse or partner, and it identifies the relationship as a civil union. That makes legal recognition more than a paperwork detail. Countries may treat a civil union like a marriage, recognize it only for limited purposes, require extra registration, or not accept it for dependent residence at all. The better fit is a country where both adults can live legally, renew status predictably, and handle everyday administration without each person being forced into a separate, fragile plan.

ESSENTIAL

Income that stays legal, taxable, and worth keeping after the move

Your questionnaire records $82,000 a year in investment income, describes that income as generally stable with some variation, and also points to full-time remote work while nearing retirement. Countries can treat outside income, investment income, and remote work very differently. Some focus on whether you have enough outside income; others care whether remote work is allowed, taxable locally, or subject to social contributions. Since you also selected a strong preference for avoiding tax on home-country income, the match needs to look beyond headline tax rates and ask what you would actually owe.

ESSENTIAL

A lower cost of living that does not squeeze the rest of the plan

Lowering cost of living is a major reason for the move, and your questionnaire gives a total monthly comfort range of $2,000–$3,000 for two people. It also lists a housing budget of $1,800–$2,500, which means housing could take up most of that monthly range before healthcare, transportation, taxes, insurance, utilities, food, and travel are counted. A serious country has to offer real value, not just cheaper rent on paper. The best fit is a place where the full monthly life still leaves breathing room.

ESSENTIAL

Healthcare access that survives the move, not just the first few months

Your profile identifies U.S. public-system connections involving public healthcare, and the focus areas also flag pre-existing conditions and medication continuity. Countries differ sharply here. Some give public-system access only after residence, employment, contributions, or waiting periods; others expect private insurance, which may exclude or price up existing conditions. The better fit is a country where you can bridge the move safely, get needed prescriptions and specialists, and pay for care sustainably in the places where you could realistically live.

IMPORTANT

Community fit without betting everything on a new language

You speak English, Spanish, French, and Thai, and you said you may be willing to learn another language if necessary. That is a real advantage, but it still matters how daily life works. Countries differ in how much English or another shared language is usable for healthcare, banking, leases, government offices, social life, and long-term belonging. A better-aligned country is one where your existing languages open doors from the start, and any additional language learning feels manageable rather than becoming the weak link in everyday life.

THE REAL COMBINATION

What has to work at the same time

The residence question and the relationship-recognition question are tied together. A country can look promising for one adult, but if the civil union is not accepted for immigration or dependent residence, the household may need two separate legal paths instead of one stable plan.

The affordability picture depends heavily on taxes and healthcare, not just rent. With $82,000 in recorded annual income and a $2,000–$3,000 monthly comfort range, a country that looks inexpensive can lose its advantage if private insurance, medication costs, transportation, or tax on outside income eats through the cushion.

Your income profile points in two directions that both need testing: investment income that may support a financially independent or retirement-style residence plan, and remote work that may need its own legal and tax treatment. The strongest countries will be those where the income plan remains lawful, durable, and still useful after local rules are applied.

Your language range gives the search more room, but healthcare and legal administration may narrow it again. For a permanent move, it is not enough to enjoy the culture; you need a place where medical care, paperwork, housing, banking, and community life can be handled reliably over time.

ANSWERS TO CLARIFY

Where your questionnaire needs a second look

WORTH REVIEWING

Retirement and remote work

One part of the questionnaire points to retirement or retirement-style income.

Another answer says remote work tied to the home country is planned.

Those possibilities can lead to different residence, work-authorization, tax, and social-contribution rules.

What to clarify:

Confirm whether you intend to retire, continue working remotely, or combine both. This will help identify the appropriate residence and tax pathways.

ROOM TO WORK

Where your plan has room to work

Your $82,000 in recorded annual investment income appears designed to continue without depending entirely on a new local job. That can widen the field, although taxes, exchange rates, proof-of-income rules, and any remote-work activity still need to be checked country by country.

Speaking English, Spanish, French, and Thai gives you more practical entry points for daily life, healthcare conversations, administration, and community than many movers have at the start.

Because your questionnaire does not include children or pets in the move, the search avoids two common layers of complexity: school placement and animal import rules.

LOCATION ADVANTAGE

Where your money may go further

Your questionnaire identifies about $82,000 in stated recurring annual household income and says that a total monthly spending range of $2,000–$3,000 would still feel comfortable. That reference range annualizes to about $24,000–$36,000, but Location Advantage does not assume you would spend exactly that amount after moving. Instead, it asks what a comparable level of household spending translates to in a particular destination. The destination-specific examples below show how the same spending target can produce different amounts of financial breathing room.

What the right location could change

Location Advantage is the idea that choosing the right country can have a major financial impact on your household. It starts with the spending range in your questionnaire, then asks what a comparable level of household spending translates to in each destination country using real country cost data. These two examples use that destination-specific translation together with the income in your questionnaire. The country names are withheld because they illustrate that potential; they are not predictions of which countries Country Match will recommend.

COUNTRY A

Estimated household budget:
$18,660–$27,984/year

Household income **$82,000**

Estimated spending **$18,660–$27,984**

The bars use the midpoint of each displayed range for a quick visual comparison.

Potential annual surplus

$54,016–$63,340

These amounts are based on your income and your estimated budget in this particular country.

Planning estimate, not after-tax disposable income. The potential surplus is before taxes, savings goals, unusual healthcare costs, travel, major one-time expenses, and any income that does not continue after the move.

COUNTRY B

Estimated household budget:
$21,588–$32,388/year

Household income **$82,000**

Estimated spending **$21,588–$32,388**

The bars use the midpoint of each displayed range for a quick visual comparison.

Potential annual surplus

$49,612–$60,412

These amounts are based on your income and your estimated budget in this particular country.

Planning estimate, not after-tax disposable income. The potential surplus is before taxes, savings goals, unusual healthcare costs, travel, major one-time expenses, and any income that does not continue after the move.

Country Match turns these anonymous examples into actual country-specific Location Advantage ranges. It then weighs the financial picture against the healthcare, residency, tax, legal, safety, family, community, and lifestyle needs in your questionnaire.

Country Match can help identify countries where that cushion is real rather than just attractive arithmetic on paper—and where getting more for your money does not mean giving up the healthcare, housing, safety, legal, family, work, or lifestyle needs that matter in your situation.

ISSUES TO VALIDATE

What deserves a closer look

Ancestry or citizenship-by-descent possibilities

Your questionnaire records U.S. citizenship and passport connections for you, U.S. birth and citizenship connections for a parent, and a grandparent connection to Greece through birth and citizenship. A parent or grandparent connection can sometimes create a stronger citizenship, nationality, documentation, or residence option than an ordinary visa route, but it depends on current nationality law and the documents that can be proven. Country Match will flag whether this connection deserves serious verification, without treating it as proof that you qualify.

What happens to your current healthcare coverage

Your questionnaire identifies a U.S. public-healthcare connection, but the exact program should be confirmed before making program-specific decisions. If the coverage is Medicare, Medicare generally has only limited coverage outside the United States, so an overseas healthcare plan is usually needed. Before changing any coverage, especially anything like Part B, the key question is whether future enrollment, re-enrollment, or continuing late-enrollment penalties could create a problem if you return.

Pre-existing conditions and insurance access

Because ongoing medical needs are part of the profile, the healthcare question is not just whether a country has good doctors. Countries may handle pre-existing conditions through public eligibility rules, private-insurance underwriting, exclusions, waiting periods, age limits, specialist availability, or self-pay care. A country with excellent hospitals can still be a poor fit if you cannot obtain reliable coverage or affordable treatment for the care you actually need.

Medication continuity

Medication continuity needs a very practical check. The important questions are whether the exact medication and formulation are available, whether local doctors can prescribe it, whether import or controlled-medication rules apply, whether monitoring is required, what pharmacies can supply it, and whether insurance or self-pay costs are sustainable. The move should also include a bridge-supply plan so treatment is not interrupted while local care is being set up.

Relationship recognition for immigration and residence

Your household's civil union should be tested specifically for immigration and residence. Countries may allow one partner to sponsor or anchor the other, require extra proof or local registration, recognize the union only in limited ways, or require each adult to qualify independently. Country Match will answer the question: does this country recognize your civil union for family residence, dependent status, renewals, and everyday immigration administration?

Relationship recognition after residence

Immigration recognition and domestic legal recognition are separate questions. After residence is granted, countries may still differ on healthcare authority, next-of-kin status, inheritance, survivor rights, property, taxation, benefits, insurance, banking, housing, and other ordinary legal processes. A stronger fit is a country where the civil union gives the household predictable legal footing after arrival, not only a way to enter or reside.

REALITY TEST

What could make a promising place fail

A country can look promising on paper and still fail your Reality Check if:

A lower-cost destination is no bargain if the healthcare continuity identified in your questionnaire breaks down because insurance, medication, specialists, or ongoing care are not dependable where you could realistically live.

The $82,000 recurring-income base and $2,000–$3,000 monthly comfort range in your questionnaire can still lose their advantage if taxes, housing, healthcare, transportation, or other recurring costs eat through too much of that cushion.

The income plan in your questionnaire also has to survive the move: a country can look affordable and still be a poor fit if residence rules, taxes, social contributions, limits on work, or rules affecting whether benefits continue weaken the income you are counting on.

This move has to work for both adults. A destination can look attractive for one partner yet fail the household if civil-union recognition, dependent residence, healthcare, or everyday needs do not hold together.

A place can work beautifully on paper and still wear thin if the community and long-term belonging you asked for turn into a daily struggle with language, administration, social connection, or ordinary participation.

QUESTIONS FOR COUNTRY MATCH

What your Country Match report will explore

Do the parent or grandparent legal connections in the questionnaire create a citizenship-by-descent, nationality, documentation, or residence possibility worth verifying before relying on an ordinary residence route?

Which countries provide a sustainable healthcare path once your current U.S. public-healthcare connection, any overseas coverage limits, and return or re-enrollment issues are taken into account?

Which countries offer a realistic way to obtain and pay for healthcare with the pre-existing conditions identified in your profile, including underwriting, exclusions, waiting periods, age rules, public eligibility, and specialist access?

Where can your required medications and formulations remain legally and practically available, with workable prescribing, monitoring, pharmacy access, cost, and transition planning?

Which countries recognize your civil union both for immigration or family residence and, separately, for the legal consequences that matter after residence?

Which countries preserve meaningful financial breathing room after realistic taxes on home-country income, healthcare, housing, transportation, and other recurring costs are considered together?

NEXT STEP

Ready to see which countries hold up?

Why Country Match is different

Country Match is more than a list of attractive countries. It takes your questionnaire as a whole and tests the important needs together across actual countries: permanent residence for two adults in a civil union, $82,000 in recorded annual investment income, possible continuing remote work, tax treatment of home-country income, healthcare continuity, medication access, housing, and long-term affordability.

Your residency profile

Your questionnaire points toward financially independent, retirement, or passive-income residence options, and possibly a remote-work-style residence option if continuing work remains part of the plan. That is not an eligibility finding. The Viability Index helps show which countries appear to offer the most plausible and durable legal path for your situation while also fitting the non-visa parts of the move.

When one country becomes serious

Once a country becomes a serious contender, Action Plan can go deeper inside that country by comparing plausible visa or residence pathways, showing which ones appear strongest to investigate first, and organizing verification, documents, sequencing, location strategy, practical arrival planning, and professional-review questions where relevant.

Find My Best-Fit Countries