

PT

# Portugal

*Your complete guide to moving abroad*

Mild climate, safe streets and a welcoming culture; housing costs are the one thing that has changed.

CAPITAL

Lisbon

CURRENCY

Euro

LANGUAGE

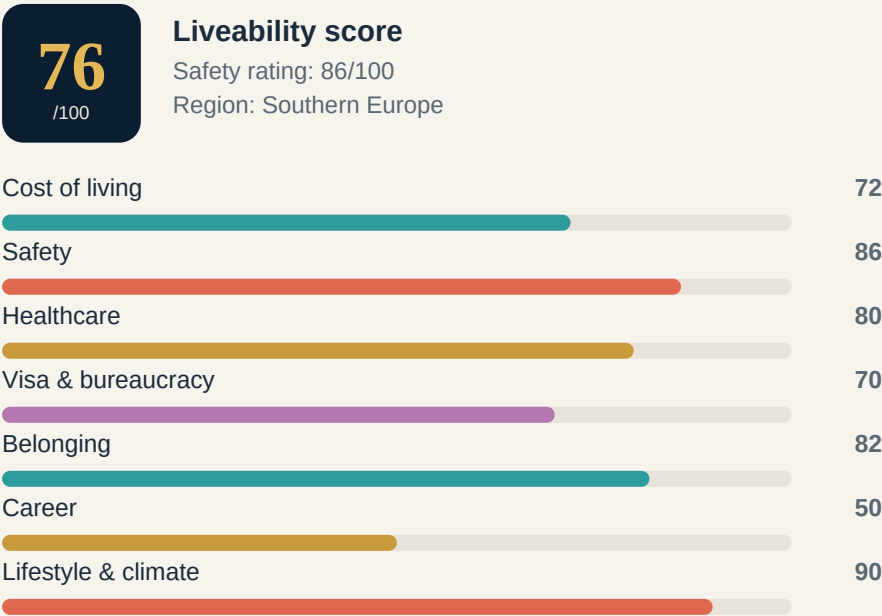
Portuguese

REGION

Southern Europe

# An honest snapshot

Portugal is scored the same way as every country on The Global Expat Hub: seven weighted dimensions combined into one liveability score, kept independent of any advertising. Here is how it rates, and what that means for a move.

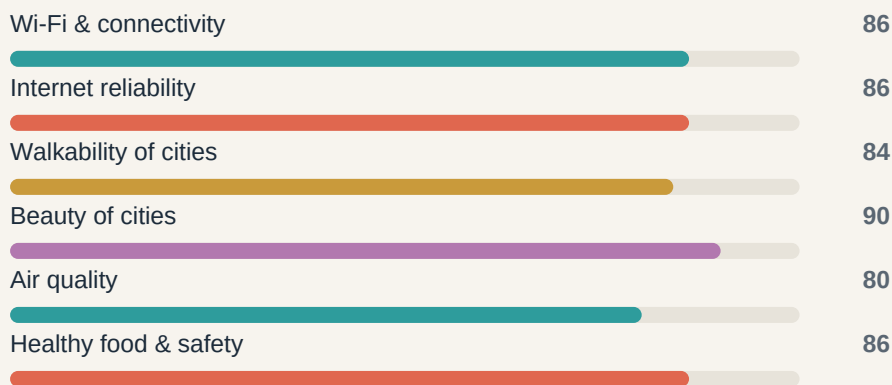


Scores are editorial estimates for planning, not legal, immigration or financial advice.

## Cost of living & essentials

|                               |                                                    |
|-------------------------------|----------------------------------------------------|
| <b>Worth of the dollar</b>    | \$1 ≈ €0.86 (euro)                                 |
| <b>Utilities (85 m² flat)</b> | \$130/mo · electric, water, sewer, garbage         |
| <b>Home internet</b>          | \$40/mo                                            |
| <b>Mobile / eSIM</b>          | \$20/mo local · travel eSIM ≈ \$15/10GB            |
| <b>Fuel</b>                   | \$1.85/litre                                       |
| <b>Doctor visit</b>           | \$60 (private)                                     |
| <b>Emergency room</b>         | \$200                                              |
| <b>Dental</b>                 | \$50 / \$80                                        |
| <b>Cost to give birth</b>     | Public free with residency / private \$3,500–6,000 |
| <b>Life expectancy</b>        | 82 years                                           |
| <b>Unemployment</b>           | 6%                                                 |
| <b>Adult literacy</b>         | 97%                                                |
| <b>Rural land</b>             | \$2,000–8,000 rural interior; coast far higher     |

## Connectivity, walkability & beauty



|                              |                                    |
|------------------------------|------------------------------------|
| <b>English day-to-day</b>    | High                               |
| <b>Remote-work time zone</b> | Full EU overlap, partial US (late) |

# Climate, law & getting around

Mild Atlantic-Mediterranean; warm dry summers, wet mild winters. The Algarve is sunniest; the north is wetter.

|                       |                                                                                                 |                                       |                                       |                                       |
|-----------------------|-------------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
|                       | <div>12°C</div> <div>54°F · Jan</div>                                                           | <div>15°C</div> <div>59°F · Apr</div> | <div>23°C</div> <div>73°F · Jul</div> | <div>19°C</div> <div>66°F · Oct</div> |
| Rainfall              | about 750 mm (30 in) a year                                                                     |                                       |                                       |                                       |
| Snow                  | Serra da Estrela only                                                                           |                                       |                                       |                                       |
| Severe weather risk   | 30/100 — Wildfires in summer, Atlantic storms in winter, low but real earthquake risk in Lisbon |                                       |                                       |                                       |
| Time zone             | WET (UTC+0) with DST, same as London; 5 hours ahead of New York                                 |                                       |                                       |                                       |
| Drive on the          | Right                                                                                           |                                       |                                       |                                       |
| Taxes (property)      | IMI 0.3–0.45% of tax value                                                                      |                                       |                                       |                                       |
| Taxes (income, local) | None regional (Azores/Madeira lower national rates)                                             |                                       |                                       |                                       |
| University            | Not free; public \$1–3k/yr, non-EU \$4–8k/yr                                                    |                                       |                                       |                                       |

## Official law & sources

Legislation: Diário da República — <https://diariodarepublica.pt>  
US Embassy: <https://pt.usembassy.gov> · Wikipedia law overview available on the country page.

## Visas & residence

- › D8 Digital Nomad visa for remote workers
- › D7 Passive Income visa for retirees and investors
- › Golden Visa now via funds and business, not property

### Retiring in Portugal

D7 visa is the classic retirement route; the Algarve, Cascais and Madeira host large English-speaking retiree communities.

### Schemes that attract expats

- › IFICI (NHR 2.0) 20% flat tax for qualified professions, 10 years
- › D7 passive-income visa
- › Golden Visa via funds (property route closed)
- › Interior-region incentives and grants for relocating

### Remote work & digital nomads

D8 Digital Nomad visa on ~4× minimum wage income

# Affordable Move

# \$9,200

You're moving on savings or a modest income, doing the paperwork yourself, and treating the first year as a test. You'll rent furnished, fly economy, ship almost nothing, and learn the language in group classes.

Ongoing monthly living for one adult on this tier: about \$1050/month, plus utilities around \$130.

## First-year cost breakdown

|                                                                                     |                |
|-------------------------------------------------------------------------------------|----------------|
| <b>Scouting trip flights</b>                                                        | <b>\$450</b>   |
| <i>one return trip, one to two people</i>                                           |                |
| <b>Scouting trip stay</b>                                                           | <b>\$850</b>   |
| <i>two to four weeks in the neighbourhoods you might live in</i>                    |                |
| <b>Visa, permits &amp; translations</b>                                             | <b>\$850</b>   |
| <i>government fees, apostilles, translations; luxury adds an immigration lawyer</i> |                |
| <b>Relocation flights</b>                                                           | <b>\$650</b>   |
| <i>one-way, with extra baggage</i>                                                  |                |
| <b>Moving &amp; shipping</b>                                                        | <b>\$900</b>   |
| <i>affordable: suitcases only; luxury: full container and white-glove</i>           |                |
| <b>Housing deposit &amp; first rent</b>                                             | <b>\$1,400</b> |
| <i>deposit plus first month, scaled to the local rental market</i>                  |                |
| <b>Furnishing &amp; setup</b>                                                       | <b>\$550</b>   |
| <i>affordable leans on second-hand and furnished lets</i>                           |                |
| <b>Health insurance, first year</b>                                                 | <b>\$1,200</b> |
| <i>basic international cover through to premium global plans</i>                    |                |
| <b>Language classes</b>                                                             | <b>\$250</b>   |
| <i>apps and group classes through to private tutoring</i>                           |                |
| <b>Local admin &amp; first-month living</b>                                         | <b>\$1,250</b> |
| <i>registration, SIM, transport, groceries before income settles</i>                |                |
| <b>Contingency</b>                                                                  | <b>\$850</b>   |
| <i>10% of the total above</i>                                                       |                |

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|              |                |
|--------------|----------------|
| <b>Total</b> | <b>\$9,200</b> |
|--------------|----------------|

## Timeline

|                                                                                                                                                           |         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Decide &amp; research</b>                                                                                                                              | ~8 wks  |
| Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.                              |         |
| <b>Paperwork</b>                                                                                                                                          | ~10 wks |
| Gather documents, get apostilles and translations, apply for the visa yourself, arrange basic international health insurance.                             |         |
| <b>Scouting trip</b>                                                                                                                                      | ~3 wks  |
| One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space. |         |
| <b>Move</b>                                                                                                                                               | ~4 wks  |
| Sell or store what you can't carry. Two suitcases each. Book a one-month furnished rental to land in, then find a lease locally.                          |         |
| <b>Settle</b>                                                                                                                                             | ~8 wks  |
| Register your address, get a SIM and a bank account, join group language classes, say yes to every meetup for two months.                                 |         |

## Your affordable move checklist

Tick these off as you go. Everything here is scaled to this tier and to Portugal's own prices, visa routes and timelines.

- |                                                                            |                                                                                 |
|----------------------------------------------------------------------------|---------------------------------------------------------------------------------|
| <input type="checkbox"/> Two-city shortlist with a written reason for each | <input type="checkbox"/> Pet paperwork started (if applicable)                  |
| <input type="checkbox"/> Visa route chosen and requirements printed        | <input type="checkbox"/> Belongings reduced to two suitcases each               |
| <input type="checkbox"/> Passport valid 18+ months                         | <input type="checkbox"/> Bank told you're moving; a no-foreign-fee card in hand |
| <input type="checkbox"/> Documents apostilled and translated               | <input type="checkbox"/> Language app streak of 60+ days                        |
| <input type="checkbox"/> Basic international health insurance quote        | <input type="checkbox"/> Group language class booked for week two               |
| <input type="checkbox"/> Six months of living costs saved in cash          | <input type="checkbox"/> Expat group memberships joined online                  |
| <input type="checkbox"/> Scouting trip booked in a furnished rental        | <input type="checkbox"/> Contingency fund kept separate and untouched           |
| <input type="checkbox"/> Furnished landing rental for month one            |                                                                                 |

# Mid-range Move

# \$18,200

You have a steady income or remote job, want the move to be smooth rather than cheap, and will pay for help where it saves weeks. You'll ship some belongings, rent a proper apartment, and use a relocation agent for the hard parts.

Ongoing monthly living for one adult on this tier: about \$1750/month, plus utilities around \$130.

## First-year cost breakdown

|                                                                                     |                 |
|-------------------------------------------------------------------------------------|-----------------|
| <b>Scouting trip flights</b>                                                        | <b>\$750</b>    |
| <i>one return trip, one to two people</i>                                           |                 |
| <b>Scouting trip stay</b>                                                           | <b>\$1,850</b>  |
| <i>two to four weeks in the neighbourhoods you might live in</i>                    |                 |
| <b>Visa, permits &amp; translations</b>                                             | <b>\$1,200</b>  |
| <i>government fees, apostilles, translations; luxury adds an immigration lawyer</i> |                 |
| <b>Relocation flights</b>                                                           | <b>\$1,100</b>  |
| <i>one-way, with extra baggage</i>                                                  |                 |
| <b>Moving &amp; shipping</b>                                                        | <b>\$2,950</b>  |
| <i>affordable: suitcases only; luxury: full container and white-glove</i>           |                 |
| <b>Housing deposit &amp; first rent</b>                                             | <b>\$2,550</b>  |
| <i>deposit plus first month, scaled to the local rental market</i>                  |                 |
| <b>Furnishing &amp; setup</b>                                                       | <b>\$1,500</b>  |
| <i>affordable leans on second-hand and furnished lets</i>                           |                 |
| <b>Health insurance, first year</b>                                                 | <b>\$2,050</b>  |
| <i>basic international cover through to premium global plans</i>                    |                 |
| <b>Language classes</b>                                                             | <b>\$500</b>    |
| <i>apps and group classes through to private tutoring</i>                           |                 |
| <b>Local admin &amp; first-month living</b>                                         | <b>\$2,100</b>  |
| <i>registration, SIM, transport, groceries before income settles</i>                |                 |
| <b>Contingency</b>                                                                  | <b>\$1,650</b>  |
| <i>10% of the total above</i>                                                       |                 |
| <b>Total</b>                                                                        | <b>\$18,200</b> |

## Timeline

|                                                                                                                                                           |        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| <b>Decide &amp; research</b>                                                                                                                              | ~6 wks |
| Shortlist two or three cities, read every section here, book a consultation with a relocation agent, start language lessons.                              |        |
| <b>Paperwork</b>                                                                                                                                          | ~8 wks |
| Documents, apostilles, translations; a lawyer or agent files the visa; comprehensive international health insurance arranged.                             |        |
| <b>Scouting trip</b>                                                                                                                                      | ~3 wks |
| Two to four weeks across two neighbourhoods, in an aparthotel or boutique hotel. View apartments with an agent, tour schools if needed.                   |        |
| <b>Move</b>                                                                                                                                               | ~5 wks |
| Partial shipment of furniture and personal items; sell the rest. Fly with pets in the hold or via a pet relocation service. Land in a serviced apartment. |        |
| <b>Settle</b>                                                                                                                                             | ~6 wks |
| Agent handles registration and utilities. Lease signed within a month. Weekly private language lessons; join clubs and classes, not just expat groups.    |        |



## Your mid-range move checklist

Tick these off as you go. Everything here is scaled to this tier and to Portugal's own prices, visa routes and timelines.

- |                                                                                       |                                                                               |
|---------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| <input type="checkbox"/> City shortlist scored against the sections here              | <input type="checkbox"/> Serviced apartment for the first month               |
| <input type="checkbox"/> Relocation agent or immigration lawyer engaged               | <input type="checkbox"/> Bank account and money-transfer service opened       |
| <input type="checkbox"/> Visa filed with a tracked timeline                           | <input type="checkbox"/> Tax advice taken on residency timing                 |
| <input type="checkbox"/> Comprehensive international health insurance in place        | <input type="checkbox"/> Private language tutor booked                        |
| <input type="checkbox"/> Scouting trip: two neighbourhoods, apartment viewings booked | <input type="checkbox"/> Driving licence exchange researched                  |
| <input type="checkbox"/> School applications submitted (if applicable)                | <input type="checkbox"/> Furniture and appliances plan for what's not shipped |
| <input type="checkbox"/> Moving quotes from three companies; partial shipment booked  | <input type="checkbox"/> Contingency fund at 10% of the plan                  |
| <input type="checkbox"/> Pet relocation service booked                                |                                                                               |

# Luxury Move

## \$52,200

Time matters more than money. You'll hire a full-service relocation firm, an immigration lawyer and a buyer's or leasing agent, fly business, ship everything, and land in a home that's ready.

Ongoing monthly living for one adult on this tier: about \$4100/month, plus utilities around \$130.

### First-year cost breakdown

|                                                                                     |                 |
|-------------------------------------------------------------------------------------|-----------------|
| <b>Scouting trip flights</b>                                                        | <b>\$2,450</b>  |
| <i>one return trip, one to two people</i>                                           |                 |
| <b>Scouting trip stay</b>                                                           | <b>\$6,500</b>  |
| <i>two to four weeks in the neighbourhoods you might live in</i>                    |                 |
| <b>Visa, permits &amp; translations</b>                                             | <b>\$2,850</b>  |
| <i>government fees, apostilles, translations; luxury adds an immigration lawyer</i> |                 |
| <b>Relocation flights</b>                                                           | <b>\$3,300</b>  |
| <i>one-way, with extra baggage</i>                                                  |                 |
| <b>Moving &amp; shipping</b>                                                        | <b>\$10,350</b> |
| <i>affordable: suitcases only; luxury: full container and white-glove</i>           |                 |
| <b>Housing deposit &amp; first rent</b>                                             | <b>\$7,100</b>  |
| <i>deposit plus first month, scaled to the local rental market</i>                  |                 |
| <b>Furnishing &amp; setup</b>                                                       | <b>\$4,550</b>  |
| <i>affordable leans on second-hand and furnished lets</i>                           |                 |
| <b>Health insurance, first year</b>                                                 | <b>\$4,450</b>  |
| <i>basic international cover through to premium global plans</i>                    |                 |
| <b>Language classes</b>                                                             | <b>\$1,250</b>  |
| <i>apps and group classes through to private tutoring</i>                           |                 |
| <b>Local admin &amp; first-month living</b>                                         | <b>\$4,650</b>  |
| <i>registration, SIM, transport, groceries before income settles</i>                |                 |
| <b>Contingency</b>                                                                  | <b>\$4,750</b>  |
| <i>10% of the total above</i>                                                       |                 |
| <b>Total</b>                                                                        | <b>\$52,200</b> |

### Timeline

|                                                                                                                                                    |        |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| <b>Decide &amp; research</b>                                                                                                                       | ~4 wks |
| Relocation firm briefed. Two private scouting itineraries prepared. Lawyer confirms the best visa route, including investor and talent options.    |        |
| <b>Paperwork</b>                                                                                                                                   | ~6 wks |
| Lawyer files everything; you sign. Premium global health cover with medical evacuation. Tax structuring advice before you become resident.         |        |
| <b>Scouting trip</b>                                                                                                                               | ~2 wks |
| Private itinerary in a five-star or boutique property, drone and video previews of homes before you fly, viewings with a buyer's or leasing agent. |        |
| <b>Move</b>                                                                                                                                        | ~4 wks |
| Full container with white-glove packing and unpacking. Pets flown with a specialist. Home leased or purchased and furnished before arrival.        |        |
| <b>Settle</b>                                                                                                                                      | ~4 wks |
| Relocation firm completes registration, utilities, schools, staff and vehicles. Private language tutor. Introductions to clubs and community.      |        |

## Your luxury move checklist

Tick these off as you go. Everything here is scaled to this tier and to Portugal's own prices, visa routes and timelines.

- |                                                                                |                                                                           |
|--------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| <input type="checkbox"/> Full-service relocation firm engaged                  | <input type="checkbox"/> Pet specialist booked door to door               |
| <input type="checkbox"/> Immigration lawyer engaged; visa route confirmed      | <input type="checkbox"/> School places confirmed                          |
| <input type="checkbox"/> Tax and estate advice taken before residency          | <input type="checkbox"/> Vehicle purchase or lease arranged               |
| <input type="checkbox"/> Premium global health insurance with evacuation cover | <input type="checkbox"/> Private language tutor scheduled                 |
| <input type="checkbox"/> Private scouting itinerary with home previews         | <input type="checkbox"/> Banking and wealth management set up locally     |
| <input type="checkbox"/> Buyer's or leasing agent appointed                    | <input type="checkbox"/> Household staff or property management if needed |
| <input type="checkbox"/> Home secured and furnished before arrival             | <input type="checkbox"/> Contingency at 10%, held in local currency       |
| <input type="checkbox"/> Full-container shipment with insurance                |                                                                           |

# Retirement Move

## \$26,450

You're moving for good on a pension, savings or both, and the priorities are different: a visa that doesn't depend on a job, healthcare you can rely on as you age, a tax outcome that doesn't shrink your income, and a community you'll actually enjoy. Comfort matters more than speed; certainty matters more than either.

## First-year cost breakdown

|                                                                                     |                 |
|-------------------------------------------------------------------------------------|-----------------|
| <b>Scouting trip flights</b>                                                        | <b>\$750</b>    |
| <i>one return trip, one to two people</i>                                           |                 |
| <b>Scouting trip stay</b>                                                           | <b>\$1,850</b>  |
| <i>two to four weeks in the neighbourhoods you might live in</i>                    |                 |
| <b>Visa, permits &amp; translations</b>                                             | <b>\$1,200</b>  |
| <i>government fees, apostilles, translations; luxury adds an immigration lawyer</i> |                 |
| <b>Relocation flights</b>                                                           | <b>\$1,100</b>  |
| <i>one-way, with extra baggage</i>                                                  |                 |
| <b>Moving &amp; shipping</b>                                                        | <b>\$2,950</b>  |
| <i>affordable: suitcases only; luxury: full container and white-glove</i>           |                 |
| <b>Housing deposit &amp; first rent</b>                                             | <b>\$2,550</b>  |
| <i>deposit plus first month, scaled to the local rental market</i>                  |                 |
| <b>Furnishing &amp; setup</b>                                                       | <b>\$1,500</b>  |
| <i>affordable leans on second-hand and furnished lets</i>                           |                 |
| <b>Health insurance, first year</b>                                                 | <b>\$2,050</b>  |
| <i>basic international cover through to premium global plans</i>                    |                 |
| <b>Language classes</b>                                                             | <b>\$500</b>    |
| <i>apps and group classes through to private tutoring</i>                           |                 |
| <b>Local admin &amp; first-month living</b>                                         | <b>\$2,100</b>  |
| <i>registration, SIM, transport, groceries before income settles</i>                |                 |
| <b>Retirement visa, lawyer &amp; pension certification</b>                          | <b>\$2,200</b>  |
| <i>immigration lawyer, apostilled pension letters, medicals, translations</i>       |                 |
| <b>Private health insurance, first year (age 60+)</b>                               | <b>\$4,050</b>  |
| <i>comprehensive cover until public-system access</i>                               |                 |
| <b>Tax &amp; estate advice</b>                                                      | <b>\$1,250</b>  |
| <i>double-taxation, pension treatment, wills</i>                                    |                 |
| <b>Contingency</b>                                                                  | <b>\$2,400</b>  |
| <i>10% of the total above</i>                                                       |                 |
| <b>Total</b>                                                                        | <b>\$26,450</b> |

## Timeline

|                                                                                                                                                                                                                                                                                |         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| <b>Decide &amp; research</b>                                                                                                                                                                                                                                                   | ~10 wks |
| Shortlist two places using the retirement page, the healthcare and hospitals pages, life expectancy, climate and the 'by the numbers' section. Read the retirement-visa route and the tax scheme for pensioners. Talk to two retirees already there.                           |         |
| <b>Paperwork</b>                                                                                                                                                                                                                                                               | ~14 wks |
| Pension or income letters certified and apostilled, police certificate, medical, birth and marriage certificates translated. Apply for the retirement or passive-income visa with a lawyer. Quote private health insurance for your age with pre-existing conditions declared. |         |
| <b>Long scouting stay</b>                                                                                                                                                                                                                                                      | ~6 wks  |
| Six weeks in the town you'd live in, in the season you'd like least. Register with a GP or clinic, visit the hospital, price a pharmacy run, join a club, test the walk to shops.                                                                                              |         |

## Your retirement move checklist

Tick these off as you go. Everything here is scaled to this tier and to Portugal's own prices, visa routes and timelines.

- ☐ Retirement, pensionado or passive-income visa route confirmed with a lawyer
- ☐ Pension and income letters certified, apostilled and translated
- ☐ Police certificate and medical done within validity windows
- ☐ Private health insurance in place for age and conditions, until public access
- ☐ Prescriptions and medical records for a year, translated summary
- ☐ Tax residency date, pension treaty and estate advice taken
- ☐ Home-country pension paid to a local or multi-currency account
- ☐ Six-week scouting stay completed, including the hospital visit
- ☐ Home rented before buying; at least one year
- ☐ Local will and power of attorney prepared
- ☐ Registered with embassy or consulate
- ☐ Community found: club, faith group, volunteering or class
- ☐ Plan for care needs: home help, assisted living options and costs
- ☐ Return-trip fund kept for family emergencies
- ☐ Contingency at 10%, held in local currency

## Getting there & the calendar

### Main gateway airports

Lisbon (LIS), Porto (OPO), Faro (FAO)

Low-cost carriers: Ryanair, easyJet, TAP (frequent sales), Azores Airlines

TAP's stopover programme lets you break a transatlantic trip in Lisbon or Porto free.

### Holidays & festivals

National day: Portugal Day, 10 June.

- › Santo António in Lisbon (12–13 June)
- › São João in Porto (23–24 June)
- › Carnival in Madeira and Loulé
- › NOS Alive and Boom festivals

BEFORE YOU GO

# Three ways we can help

## Search jobs for free

Our job board is free for everyone. Browse remote and in-person roles that hire foreigners, filter by country, and apply directly. Employers post for a flat fee; you never pay to look. Start at [theglobalexpathub.com/jobs](https://theglobalexpathub.com/jobs).

## Follow us on social

Find us on Facebook, Instagram, YouTube, LinkedIn and TikTok for country guides, expat stories, drone films and launch news. It is the fastest way to hear what is new and to reach us with questions.

## Be our featured story

Send us your best travel photo and your story of moving abroad. Each week we feature one expat on the site and across our channels. Follow us, then submit through the Stories page, or simply message us your pictures on social. It could be you next.

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# Ready to research your move?

This guide is a companion to the full, always-updated Portugal page on The Global Expat Hub, where you'll find live travel advisories, official links, the job board, partner listings and more.

**VISIT THE FULL GUIDE**

[theglobalexpathub.com/country/portugal](https://theglobalexpathub.com/country/portugal)

All figures are editorial estimates for planning and were current at publication in 2026. Tax rules, visa schemes and prices change; verify before you rely on them. This guide is not legal, immigration, medical or financial advice.

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