

HOW TO RETIRE TO SPAIN

Visas, Taxes, Healthcare
& Making Friends Abroad



Robert
Orphanides



GREYSTONE GROUP
REAL ESTATE

Table of Contents



05 Welcome to your Spanish retirement!

07 Why Retire to Spain?

08 Visa Options for Retiring in Spain

10 Understanding Taxes as a Retiree in

13 Healthcare in Spain for Retirees

15 Cost of Living in Spain

17 Top Places to Retire in Spain

25 How to Make Friends and Build a Community

27 Final Thoughts



Welcome to Your Spanish Retirement!

Thinking about retiring somewhere sunny, relaxed and full of life? Spain's Costa del Sol might just be your dream destination. With its warm Mediterranean climate, amazing food, rich culture and laid-back lifestyle, it's no wonder so many people are packing their bags for the golden years under the Spanish sun.

But before you start imagining siestas on the beach or tapas nights in a charming plaza, there are a few important things to know — from visa options and taxes to healthcare and making friends. Don't worry, though — this guide has you covered with everything you need to retire to Spain smoothly and enjoy every moment of it.



Why Retire to Spain?

Spain continues to attract retirees from all over the world, and it's easy to see why—especially in coastal regions like the Costa del Sol:

1- Affordable Living:

On average, the cost of living in Spain is over 20-25% lower than in the U.K. This means your retirement savings go much further.

2- Fantastic Weather:

With more than 300 days of sunshine a year in some regions, you can enjoy a comfortable climate nearly year-round.

3- Delicious Cuisine:

Spain is a food lover's paradise—paella, tapas, fresh seafood and fine wine await.

4- Thriving Expat Community:

With tens of thousands of British expats already living in Spain, especially along the Costa del Sol, you'll never be too far from a fellow Brit to connect with.

Visa Options for Retiring in Spain

The Non-Lucrative Visa (NLV) is the go-to choice for most retirees.



1- Requirements:

- (i)- Be a non-EU citizen
- (ii)- Show proof of sufficient income or savings (currently €28,800/year or ~\$31,050 for a single applicant; €7,200/year per dependent)
- (ii)- Show proof of sufficient income or savings (currently €28,800/year or ~\$31,050 for a single applicant; €7,200/year per dependent)
- (iv)- A clean criminal record and medical certificate
- (v)- Proof of accommodation in Spain

2- Validity:

- (i)- Initially valid for 1 year
- (ii)- Renewable for two 2 year periods
- (ii)- After 5 years, you can apply for permanent residency

Pro tip: If you're not yet retired but living off savings, you can still apply, as long as you don't plan to work.

Understanding Taxes as a Retiree in Spain

Taxes can be one of the most confusing parts of retiring abroad, but they don't have to be.



Spain's Tax System:

Once you spend 183+ days per year in Spain, you become a tax resident and must report worldwide income, including U.S. retirement income.

2025 income tax rates in Spain:

Income (EUR)	Tax Rate
• Up to €12,450	• 19 %
• €12,450 - €20,200	• 24 %
• €20,200 - €35,200	• 30 %
• €35,200 - €60,000	• 37 %
• €60,000 - €300,00	• 45 %
• Over €300,000	• 47 %

Spain also taxes capital gains and savings income at rates between 19% and 30%.



Healthcare for Retirees in Spain

Spain's healthcare system is ranked among the best in the world, offering high-quality care that's also affordable. If you're coming on a non-lucrative visa, you'll need to start with private insurance. The good news is that private insurance costs are much lower than in the US, typically ranging from around €30 to €180 per month, depending on your age and level of cover.

Having private insurance means you'll have access to English-speaking doctors in larger cities, shorter wait times, and modern, well-equipped hospitals. After living in Spain for five years, you can apply for permanent residency, which allows you to join the public healthcare system (SNS).



Cost of Living in Spain



Your monthly budget will depend on your lifestyle and where you live. Here's a general range of typical expenses:

1. Rent (1 bedroom, city center): from €600 to €1360
2. Rent (1 bedroom, outskirts): from €600 to €950
3. Utilities (electricity, water, heating, etc.): from €150 to €300
4. Public transport pass: from €20 to €45
5. Dinner for two (mid-range restaurant): from €40 to €70
6. Private health insurance (average): from €50 to €150

Estimated total monthly budget: from €1,800 - €3,500, depending on the city and your personal lifestyle.



Top Places to Retire in Spain

While Spain offers many beautiful regions, the Costa del Sol stands out as one of the best places to retire—especially for those seeking sunshine, beach living, and a welcoming international community. This southern coastal stretch is home to a wide range of towns and cities, each offering its own unique charm for retirees.

1. Marbella
2. Málaga
3. Estepona
4. Benalmádena
5. Fuengirola
6. Nerja

1- Marbella

Known for its glamorous lifestyle, Marbella is a top choice for retirees seeking luxury by the sea. With high-end shops, world-class golf courses, a marina, and a well-established British expat community, it offers both comfort and exclusivity.



2- Málaga

As the cultural capital of the Costa del Sol, Málaga blends history with modern amenities. It's home to museums, historic architecture, a thriving food scene, and excellent healthcare. With an international airport and efficient transport links, it's perfect for retirees who want convenience, culture and a mild climate year-round.



3- Estepona

Estepona offers a more laid-back atmosphere with authentic Andalusian character. Its charming old town, marina, and relaxed vibe make it an ideal option for those who prefer a slower pace but still want easy access to modern facilities and the beach.



4- Benalmádena

Benalmádena is a great middle ground between vibrant and peaceful. With a beautiful marina, beachside promenade, and access to public transport, it's a convenient base for retirees. The town also has a large expat population and English-speaking services.



5- Fuengirola

Popular with British retirees, Fuengirola offers a friendly, down-to-earth atmosphere. It's affordable, walkable, and well-connected by train to Málaga. With beachfront cafés, shops and local markets, it's easy to settle in and feel at home.



6- Nerja

For those looking for scenic beauty and a more traditional feel, Nerja is a gem. With whitewashed houses, stunning sea views, and nearby mountains, it offers a picturesque setting along with a slower pace of life.





How to Make Friends and Build a Community



One of the biggest challenges of moving abroad is building a new social circle—but Spain makes it easier than you'd think.

1. Join local expat groups or Facebook communities
2. Enroll in Spanish language classes
3. Attend community events, festivals, or cooking classes
4. Volunteer or join local clubs (like walking groups or art collectives)
5. Use apps like Meetup, Internations, or Tandem

Learning a bit of Spanish helps you integrate more easily and locals really appreciate the effort!



Final Thoughts



Retiring in Spain offers the perfect balance of comfort, culture and cost savings. While you'll need to navigate visa paperwork, tax planning, and health insurance, the reward is a lifestyle filled with sunshine, adventure, and meaningful connections.

With a clear roadmap, the right mindset, and a willingness to embrace a new culture, you'll find that life in Spain might just be your best chapter yet. Ready to Start Your Spanish Retirement Adventure? Don't wait—start gathering your documents, brush up on your Spanish, and imagine your new life under the Iberian sun.