

INTERNATIONAL RETIREMENT COUNTRY MATRIX

Alphabetical comparison for Hudelist LLC

19 COUNTRIES

2026 supplied data

PLANNING USE

All figures and residence descriptions are reproduced from the supplied country list. Confirm current official residence, healthcare, tax and legal requirements before making personal decisions.

1. At-a-glance country comparison

Countries are listed in alphabetical sequence. Values and wording are preserved from the supplied document.

Country	Healthcare quality (2026)	Crime level (2026)	Sunshine per year	Cost of living (NYC = 100)	Main language(s)	Expat-friendly?
Albania	48.1	44.1	~2,500–2,700 hours	45.8	Albanian	Yes. Low costs, Mediterranean climate and growing expat communities are attractive, though healthcare outside Tirana is weaker.
Austria	78.9	28.5	~1,800–2,000 hours	71.3	German	Yes, but bureaucratic. Excellent infrastructure and healthcare, with demanding residence rules and paperwork.
Brazil	59.3	64.0	~1,900–2,400 hours	30.1	Portuguese	Moderately yes. Excellent lifestyle value and enormous regional variety, but security is a significant consideration.
Chile	63.6	60.7	~2,500–2,900 hours in Santiago	39.0	Spanish	Moderately yes. One of Latin America’s stronger institutional environments with good infrastructure, but crime and security deserve attention.
Costa Rica	64.8	53.9	~2,000–2,500 hours	52.9	Spanish	Very yes. Long-established expat community, pleasant climate and a retirement-oriented immigration system.
Croatia	65.1	24.3	~2,500–2,700 hours on the Adriatic coast	52.4	Croatian	Very yes. Excellent safety, Mediterranean lifestyle and relatively moderate costs, though bureaucracy and healthcare access vary by region.
Denmark	77.2	26.2	~1,900 hours	78.9	Danish	Yes. Exceptionally safe, efficient and high quality of life, but expensive and relatively difficult for a non-EU retiree to establish residence.
England (UK)	72.7	48.3	~1,600 hours in London; ~1,250–1,500 hours in northern England	67.8	English	Yes socially, but difficult for retirement immigration. Excellent language compatibility for Americans, but post-Brexit residence is substantially more restrictive.
Estonia	75.2	23.2	~1,900 hours in Tallinn	59.7	Estonian	Yes for digitally oriented expats. Very safe and highly digital, but winters are cold and dark, and the language can be challenging.
France	77.0	55.8	~1,650 hours in Paris; ~2,700–3,000 hours in southern France	67.7	French	Yes. Outstanding lifestyle, healthcare and infrastructure; bureaucracy and relatively high taxes are the main drawbacks.
Germany	72.4	38.4	~1,600 hours in Berlin; ~1,700–1,800 in southern Germany	68.7	German	Yes. Excellent infrastructure, healthcare and central European location, though bureaucracy and taxes can be substantial.
Ireland	51.2	49.0	~1,450 hours in Dublin	70.6	English, Irish	Yes culturally. English-speaking, welcoming and economically strong, but housing costs and retirement-residence requirements are significant.
Italy	64.9	47.3	~2,300–2,700 hours in Rome; substantially more in southern Italy	61.4	Italian	Very yes. Exceptional lifestyle, food, climate and regional diversity; bureaucracy and taxation require careful planning.

Country	Healthcare quality (2026)	Crime level (2026)	Sunshine per year	Cost of living (NYC = 100)	Main language(s)	Expat-friendly?
Norway	75.8	33.3	~1,600–1,800 hours in Oslo	83.7	Norwegian	Yes, but expensive. Extremely safe and high quality of life, but cost and climate make it less attractive for many retirees.
Portugal	72.0	33.0	~2,800–3,000 hours in Lisbon; over 3,000 in parts of the Algarve	48.8	Portuguese	Very yes. Excellent combination of climate, safety, healthcare, cost and established international communities.
Spain	77.2	37.6	~2,700–3,000 hours in Madrid; 2,500–3,000+ in much of the south and east	51.6	Spanish	Very yes. One of Europe's strongest combinations of climate, lifestyle, healthcare and expat infrastructure.
Sweden	68.3	47.9	~1,800 hours in Stockholm	68.0	Swedish	Yes. Highly functional, safe and English-friendly, but expensive and winter darkness is a major lifestyle factor.
Switzerland	71.2	27.4	~1,550–1,900 hours	110.7	German, French, Italian, Romansh	Yes for affluent expats. Exceptional safety, healthcare and infrastructure, but by far one of the most expensive choices.
USA	67.0	49.2	~1,600–2,800+ hours depending heavily on state	68.8	English (de facto), with Spanish and other languages regionally significant	Yes in many metro areas, with large international communities, but healthcare costs and immigration rules are major considerations.

2. Practical residence matrix

The wording below distinguishes the practical position described for US citizens and EU citizens in the supplied material.

Country	US citizen – practical residence situation	EU citizen – practical residence situation
Albania	Short stays are visa-free; longer residence requires a residence basis and permit. Compared with much of Europe, residence is relatively accessible but still document-driven.	No EU free-movement right; a residence permit is required, based on work, family, or other qualifying grounds.
Austria	Particularly interesting for wealthy retirees. Austria offers a settlement permit for financially independent persons, subject to quotas and income requirements. In 2026, indicative minimum income is about €2,616.78/month for a single person or €4,128.24/month for a married couple.	Full free-movement rights; after three months, economically inactive EU citizens normally need sufficient resources and comprehensive health insurance.
Brazil	Several residence categories exist, including work, investment and other bases. Brazil explicitly offers temporary and permanent residence authorizations depending on the qualifying category.	EU citizens also need Brazilian residence authorization; EU citizenship does not provide free-movement rights in Brazil.
Chile	Temporary residence is available through several categories, including economically based routes; permanent residence can follow qualifying temporary residence.	Same basic requirement: EU citizenship does not confer residence rights in Chile; a Chilean residence basis is still needed.
Costa Rica	Well known for Pensionado and Rentista residence categories. US retirees with qualifying pension or income have a comparatively straightforward path.	EU citizens also need Costa Rican residence authorization; EU citizenship does not grant residence rights.
Croatia	US citizens can visit for up to 90 days in a 180-day period; longer stays require an appropriate temporary-stay basis. Croatia offers temporary residence categories including work, family, other purposes and digital nomads.	Full EU free-movement rights; EU citizens can live, work and retire in Croatia subject to registration and the usual sufficient-resources and health-insurance rules.
Denmark	No straightforward general retirement visa for an independent US retiree; residence usually requires another qualifying basis such as work or family.	EU citizens have free-movement residence rights, including as pensioners with sufficient resources and health insurance.
England (UK)	US citizens can generally visit for up to six months as visitors, but that is not a retirement-residence route. Long-term residence requires a qualifying visa such as work, business or family.	No longer EU free movement. EU citizens now need to qualify under UK immigration rules unless protected by the EU Settlement Scheme.
Estonia	US citizens need a qualifying residence basis for long-term stays. Estonia is particularly attractive for business and digital professionals but does not have a simple general retirement visa.	EU free movement applies; registration after three months may be required, with sufficient resources and health insurance.
France	Stays over 90 days generally require a long-stay visa. A long-stay visitor route exists for people with sufficient resources, accommodation and medical coverage who agree not to work.	Full EU free-movement rights; pensioners can retire in France with sufficient resources and health coverage.
Germany	Several residence possibilities exist, including employment, self-employment and certain financially independent circumstances. Long-term residence requires a qualifying German residence title.	Full EU free-movement rights; pensioners can establish residence with sufficient resources and health insurance.
Ireland	Ireland has a specific retirement or independent-means route (Stamp 0). Guidance indicates around €50,000 annual individual income plus substantial accessible savings; private health insurance is required.	Full EU free-movement rights; EU citizens can retire there with sufficient resources and comprehensive health insurance.
Italy	US citizens can pursue an Elective Residence Visa if financially self-sufficient. It is designed for people with independent means who do not intend to work in Italy.	Full EU free-movement rights; pensioners can reside with sufficient resources and health insurance.
Norway	No simple general retirement residence route for Americans; residence normally depends on work, family or another qualifying basis.	EEA free-movement rules make Norway much easier for EU/EEA citizens; pensioners can reside with sufficient resources and insurance.
Portugal	Historically one of Europe's more accessible retirement-residence options through income-based routes, requiring accommodation, adequate recurring income and health insurance.	Full EU free-movement rights; registration and proof of resources and health coverage after three months.
Spain	US citizens can use a non-working residence route for financially independent residence; it requires adequate financial means, health insurance and no employment in Spain.	Full EU free-movement rights; pensioners can establish residence with sufficient resources and health coverage.
Sweden	No straightforward retirement visa for a financially independent US citizen; residence normally requires another qualifying basis.	EU free movement makes retirement substantially easier; sufficient funds and health coverage are required for economically inactive citizens.

Country	US citizen – practical residence situation	EU citizen – practical residence situation
Switzerland	Wealthy non-EU retirees may qualify for cantonal residence as annuitants or retirees, but Switzerland is selective and requirements vary substantially by canton.	EU citizens benefit from Switzerland’s free-movement agreement, although Swiss registration and financial/insurance requirements apply.
USA	Native US citizens have unrestricted right of residence within the country; internal relocation is governed mainly by state-level cost, tax and lifestyle differences.	EU citizenship does not provide residence rights; long-term stays require a qualifying US visa or status.

Source basis: User-supplied “List of countries .docx.” No source images were embedded.