

Taxes: Corporate tax, 35%; Personal Income Tax rates range from 15%–45% (less than \$10,400.00 per year, exempt). VAT 15%–25% tax is applied to non-resident Corporation and Individuals on a variety of business transactions.

Cannabis: Illegal, but available.

Homosexuality: Legal. No recognition of same-sex unions. No laws against discrimination. Culturally, homosexuality is stigmatized and gay life is invisible.

Abortion: Allowed for socioeconomic grounds as well as physical or mental health.

Women's issues: Violence against women a problem.

Crime: Generally low. Slightly higher in Belize City and near Guatemalan border.

Life Expectancy: 70

Costa Rica

A model of political stability, Costa Rica offers all the palm trees and sandy beaches, but without the typical turmoil of your more rickety banana republics. Although still inexpensive, its popularity has led to rising costs and beachfront homes—topping the \$1 million mark—though bargains are still to be had by moving further afield from the main communities around La Fortuna, in the mountains around Arenal, and along the Pacific Coast. The Caribbean side is rougher and has more of a hippie/rasta vibe.

Lisa Oliva, 30

Manuel Antonio, Costa Rica

I live in a three-bedroom house on top of the hill with an ocean view for \$500 a month. I can see the marina and the ocean right out my doorstep, just down this little jungle path; you can get to your own private beach which has this waterfall that dumps right down into it. I live in paradise. I'm very lucky. It's *pura vida* here.

I haven't had one day of sickness since I've been here. The water is safe to drink and it's delicious. And I've eaten at a bunch of little food shacks.

There is a sushi restaurant here and one of the best sushi restaurants I've ever eaten is in Jaco. It's called Tsunami Sushi. I've eaten sushi all over the world and that place is the best. You can get anything you want over here.

Well, there's little things you can't get, like my favorite conditioner. I have to stock up on it when I go back to the States.

The critters and bugs are things you have to deal with. I always have these little ants crawling on me. There are a lot of sketchy expats here, it's true. Like why are they here? They're escaping something. But it's not too much of a problem. The group that we're friends with, we're entrepreneurs who are trying to make something of our lives. We enjoy the richness of Costa Rica and try to actually live a simpler life.

September—December is low season and it can rain every day, all day. Then we won't see rain again till June. It'll be perfect sunny gorgeous day every day. It never gets so you need a coat. In the low season, you might need a sweat-shirt. In the mountains it gets cold. The summers do get hot and humid.

It's simple to run a business and make your living on a tourist visa. For around \$400, you can start a corporation. I can work under the corporation. But every three months I still leave the country to get my passport stamped. Which is great because I can go to Panama, Colombia or go to the States. It's for three days. It's not too difficult.

My boyfriend moved here because he's a screenwriter and he wanted to be inspired. Since he's been here, he's not only written two screenplays, he also started a paintball tour company. And it's flourishing, too.

So it's very easy for somebody who has an interesting idea or just wants to come down and change their life to come down and do something completely different. Something that they would never thought they'd do if they stayed in the U.S.

Costa Rica

Government: Democratic Republic
Population: 4,016,173 (July 2005 est.)
Currency: Costa Rican Colon (CRC)
Language: Spanish (official), English
Religious Groups: Roman Catholic (76.3%),
Evangelical (13.7%), other (10%).
Ethnic Groups: White and Mestizo (94%),
black (3%), Amerindian (1%), other (2%),
Cost of Living compared to the U.S.: Cheap



Moving There

Residency & Documentation Issues: Most tourists don't need a visa and can stay for up to 90 days.

Residency for Pensioners or Retirees (*Pensionados or Rentistas*): Requirement: \$600 per month from your pension, or \$1000 a month from your investments.

Residency for Investors (*Inversionista*): If you invest in a local business in Costa Rica. According to the Center for the Promotion of Exports and Investments (PROCOMER), you will be required to invest at least \$50,000 in one of these areas. Non-PROCOMER investments need to be \$200,000. A minimum investment of \$100,000 is required for reforestation projects. You must live in Costa Rica for six months per year.

Work Permits: Qualified business executives and technicians, qualified workers in an educational center with a special contract, or a domestic servant can get a work permit or temporary residency.

Living There

Climate: Tropical and subtropical; dry season (December to April); rainy season (May to November); cooler in highlands.

A model of Latin American democracy, there are free and fair elections, independent media and judiciary and a minimum of the kind of police corruption that affects most of the region.

Infrastructure: Excellent by Latin American standards, but roads, telecommunication and power grid are still a little janky around the edges. Telephone service is run by a government monopoly so landlines are difficult to get if your home doesn't already have one, though cellular phones are everywhere.

Internet: Broadband Internet service is available in many areas through cable modem; also DSL and ISDN lines are commonly available.

Healthcare: Costa Rica has universal health care, one of the best health systems in Latin America.

Working There: Some English teaching, but mostly retirees and volunteers.

Taxes: Income tax and social security run 10%–15% for both depending on the income level. There is no wealth or inheritance tax in Costa Rica.

Sales tax is currently 13%; gasoline carries an additional tax burden.

Cannabis: Strict drug laws.

Homosexuality: Legal, no recognition of same-sex unions, laws against discrimination. Generally tolerant attitudes toward homosexuality, particularly by Latin American standards. There are gay communities in San Jose and in resort towns along the Pacific coast where there are even gay hotels and a gay beach.

Abortion: To preserve physical health.

Women's issues: Though not condoned by the government, violence against women and sexual harassment are problematic. Women are discriminated against in the workplace.

Crime: High incidence of petty theft; low incidence of violent crime. Kidnapping for cash on the rise.

Real Estate: Mortgage financing available. Typically, short term (less than 10 years) and up to 70% of appraised value.

Life Expectancy: 79

Panama

The action these days has moved over to Panama (“the new Costa Rica”), where acres of tropical paradise can still be had on the cheap, and thanks to a century of U.S. colonialism, it also boasts a robust infrastructure, allowing you to maintain yourself in fairly close to the conveniences that you have grown accustomed to. Giant retirement developments are springing up among the coffee plantations in the volcanic highlands around Boquete, which Condé Nast has already dubbed “one of the six to-die-for second home destinations in the Americas,” but with two coasts, and miles of beautiful mountains, there is still plenty of country waiting to be discovered. Work is scarce, but residences are available to anyone who can demonstrate an independent income of over \$600 a month, even if you’re not retirement age.