



GUIDE

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# Americans Looking for an Exit: Your Guide to Plan B Relocation

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## What is a Plan B?

If you're like most Americans, your passport, income, and freedom to move are all tied to the US. That feels fine when life is steady. But things can change fast: new taxes, rising healthcare costs, or sudden travel restrictions can close doors overnight.

It's why more Americans than ever [are putting a Plan B in place](#), not necessarily to enact, but to have a contingency plan in their back pocket, keeping their options open in case things change drastically at home.

Thousands each year are applying for visas and citizenship abroad, mainly in Europe — Portugal, especially — and the Caribbean, where some island nations offer citizenship outright if you buy property.

A doctor or dentist who once planned a second home in storm-hit Florida might now choose a \$325,000 condo in St. Kitts and Nevis and get a passport in as little as three months. A nature lover might look to Costa Rica, where you can get residency for about \$150,000. Vanuatu offers a passport for around \$130,000 and Dominica's costs about \$200,000.

A Plan B works like a seatbelt. You hope you never need it, but you're glad it's there. It keeps you mobile, protects your savings, and gives your family choices before you ever feel stuck.

Not sure what  
a Plan B could  
look like for your  
situation?

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Take our quick 2-minute quiz to find out.  
It's free, private, and helps you understand  
your best-fit country and visa path.

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## Three signs you need a backup plan



### 1. It's practical, no matter what

A good Plan B works whether you ever use it or not. These plans may play out alongside retirement or a second home, but they differ psychologically in the sense that they're designed to ease anxiety rather than stoke anticipation. They're also practical, as they're designed in a way that you can make the move at a moment's notice if needed.

### 2. It minimizes your risks

New tax rules, political instability at home, or healthcare gaps can wipe out the security you've spent decades building. Many Americans legally protect a greater portion of their wealth by choosing countries with territorial or remittance tax systems.

### 3. It positions you for new opportunities

A second residency or passport can open doors to new markets, stretch your retirement budget further, and unlock global healthcare and education, all while keeping you connected to home. In the best-case scenario, you don't have to lose or give up anything, as many programs allow for flexible residency pathways. Meaning, you can hold multiple residencies or citizenships, while continuing to live, say, part-time at home.

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## Why Americans are taking action

Applications for Portugal's Golden Visa from Americans jumped eightfold between 2020 and 2023, passing Chinese investors for the first time. Irish passports saw a 60% spike this year alone. British citizenship requests from US citizens just hit a record high.

At Global Citizen Solutions, we've noticed this mobility trend. Our American clients now make up nearly half of our client base, up from just a fifth five years ago. Simply put, the Americans with an exit plan are just people who have the time and resources to make one. And contrary to popular belief, you don't have to be high-net-worth to carve out your contingency plan.



"There are two primary motivations for why we went with a Plan B. One is related to giving our daughter an alternative. We've seen women's rights in the US eroding... and we wanted to provide her a Plan B. Plan A is to stay and fight; Plan B, just in case."

— Jeff Graham, Client at Global Citizen Solutions.

For many, a Plan B is not about moving abroad tomorrow. It's about having the option available if you ever need it. It is a hedge. You wouldn't put all your money in one stock. So why bet everything on just one passport?

A second passport or residency serves the same purpose in your life that good diversification does for your assets. It keeps you flexible and protected, no matter what happens at home.

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## Where Americans are going: Top options for 2025

With mobility at an all-time high, most Americans are either making backup plans to move at a moment's notice, or are actively in the process of relocating. Here's where they're going.



### Portugal

Popular for its mix of lifestyle, tax incentives and EU access. Investment minimums start from €500,000 but can [fall to €250,000 for qualifying routes](#).

Lisbon's metropolitan area, Cascais, and Comporta — dubbed "Portugal's Hamptons" — are top choices for American families wanting year-round living, beaches, and direct flights to the US.



### Greece

Golden Visa thresholds: €800,000 in prime property spots like Athens, €400,000 in less popular locations, [€250,000 for renovated homes](#).



### Italy

Popular for its flat tax for retirees and lifestyle. Same general investment range as Greece/Portugal. [EU citizenship after naturalization](#).



### Caribbean CBI (St Kitts & Nevis, Antigua & Barbuda, Grenada, Dominica, St Lucia)

Investment thresholds: \$325,000 and \$300,000 for direct investment; lower threshold for donations options. Fastest second passport option for [Americans wanting a quick dual citizenship](#).



### Panama

Territorial tax system: no tax on foreign income or pensions. Pensionado Visa: USD 1,000/month income. Citizenship in five years. Alternatively, the Panama Qualified Investor Visa, also known as the [Panama Golden Visa](#), allows foreign investors to obtain permanent residency by making specific investments in Panama for a minimum of \$300,000.





## Costa Rica

Also, a territorial tax applies. Pensionado Visa: a monthly income of USD 1,000. Rentista Visa for freelancers: a monthly income of USD 2,500. [Citizenship can be obtained in seven years.](#)



## Paraguay

One of the easiest permanent residencies in Latin America. Territorial tax: foreign income not taxed. Citizenship is [possible in just three years.](#)

COUNTRY	VISA TYPE	MINIMUM INVESTMENT INCOME	TAX SYSTEM	TIME TO CITIZENSHIP
Portugal	D7, D8, Golden Visa	€250k-500k with Golden Visa	Non-habitual	5 years
Greece	Golden Visa	€250K-800K with Golden Visa	Non-habitual	7 years
Italy	Elective, Golden Visa	€250K+ with Golden Visa	7% flat tax for retirees	10 years
Panama	Pensionado	\$1000/month	Territorial	5 years
Costa Rica	Pensionado, Rentista	\$1000-\$2,500/month	Territorial	7 years
Paraguay	Permanent Residency	Low proof of means	Territorial	3 years
St Kitts & Nevis	CBI	\$325K	No tax on foreign income	3-6 months

Want help comparing these programs side-by-side? We've crafted a detailed comparison guide to help you see which country, visa, and timeline suits you best.

[COMPARE PROGRAMS →](#)

## Second citizenship: Fastest routes

If speed is your goal, Caribbean citizenship by investment remains the quickest – a second passport can be obtained in as little as three months, thanks to fast processing times.

However, usually Americans prefer Europe as a contingency plan, considering it is more practical from a lifestyle perspective. In this case, Greece and Latvia are particularly advantageous options, offering residency in 1-3 months. However, applicants are required to stay in the country for at least 183 days each year. It depends on your goals. We break down the [fastest programs below](#).

COUNTRY	PROCESSING TIMES	PHYSICAL PRESENCE REQUIREMENTS FOR CITIZENSHIP	PATH TO CITIZENSHIP
Vanuatu	6 months	No requirements	CBI-direct access
Dominica	6 months	No requirements	CBI-direct access
Grenada	4-6 months	No requirements	CBI-direct access
Türkiye	3-6 months	No requirements	CBI- direct access
Antigua & Barbuda	6-9 months	5 days in the first 5 years	CBI- direct access
St Kitts and Nevis	3-6 months	No requirements	CBI- direct access
St Lucia	3-6 months	No requirements	CBI- direct access
Latvia	1-3 months	183 days each year	10 years
Greece	4 months	183 days each year	7 years
Portugal	24-36 months	7 days each year	5 years

### [See the world's best residency and citizenship programs](#)

Our latest Residency & Citizenship by Investment Report reveals the top programs worldwide—ranked by security, affordability, and lifestyle. Whether you're seeking financial protection, global access, or a fresh start abroad, this guide helps you compare your options with confidence.

Download the full report  
to see which countries offer  
*the strongest Plan B.*

[ACCESS THE REPORT](#)



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## Residency as your Plan B

Many Americans choose to start with a second residency. It's flexible, protects you legally and financially, and often opens a direct path to citizenship.

A Plan B residence gives you the legal right to live in another country, with the possibility of obtaining citizenship down the line. It's a popular route to take, particularly because it offers you a quicker route to live abroad, access new investment opportunities, and reduce your tax burden.

Residency permits come in many shapes and forms. Some require an investment in real estate, funds, or business and are commonly referred to as [Golden Visas or Residency by Investment Programs](#).

Others work as [relocation visas](#), enabling remote workers, entrepreneurs, and retirees to move abroad and start a new life in the country fairly quickly. In many cases, citizenship by naturalization becomes an option after a given number of years.

A Plan B residence is as much about having a contingency plan as it's about immediately improving your lifestyle. From language and integration to healthcare, safety, climate, and education opportunities, there are many factors at play when picking your residency of choice. The best part about a Plan B solution is that it's fully customizable and tailored to your unique situation and life goals.

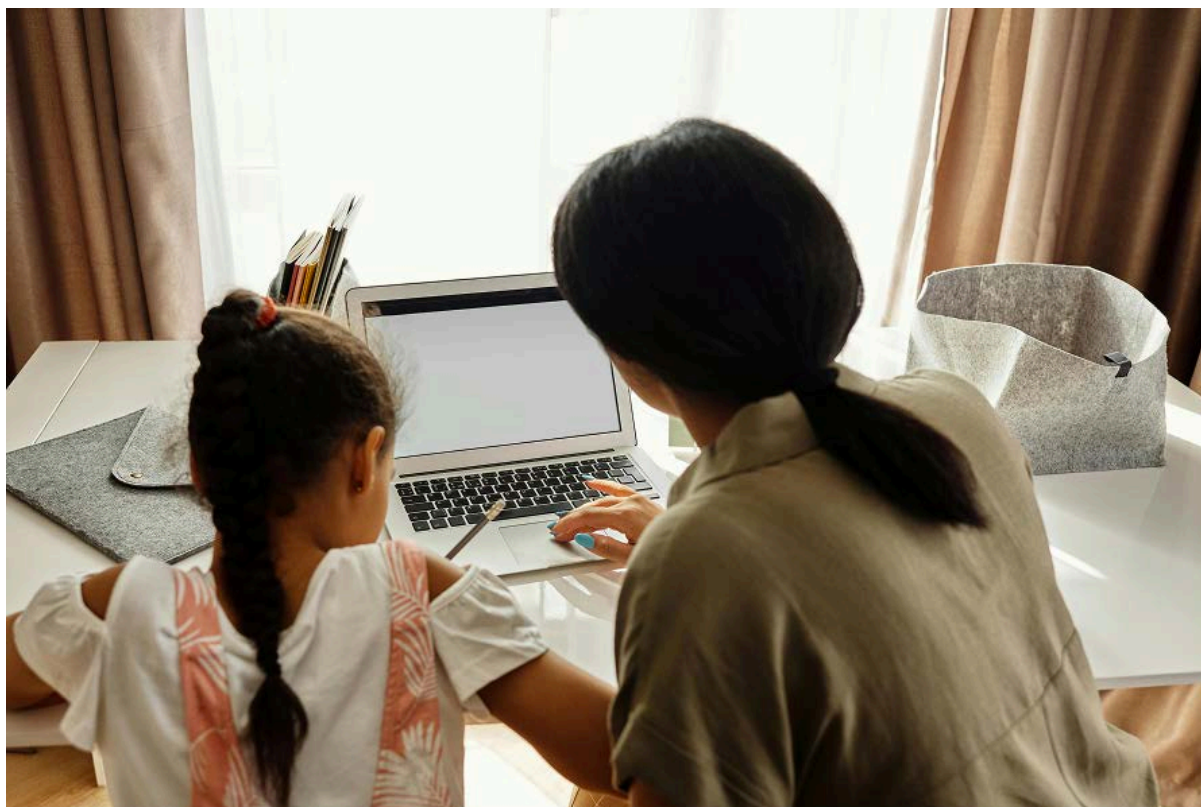


"One of the things that came from COVID was the importance of mobility. People couldn't leave their country because they didn't have a dual residence in another country. If they had that Plan B, it would have been a great backup plan."

— Joe Rice, Head of Citizenship Programs at Global Citizen Solutions

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## Leah's Story: A Generational Gift



Hailing from the United States, Leah and her husband's motivation for a Plan B was simple — they wanted to give their children something truly special: a generational gift.

Having lived, worked, and studied overseas themselves, they understood the value of international opportunities. They wanted their kids to have the freedom to live and work abroad without needing a company to sponsor their visa. The Portuguese Golden Visa was the perfect solution, offering flexibility that fit into their lives rather than the other way around. It didn't require a permanent move or long stays, which meant their family could explore Portugal during school breaks and holidays while keeping their roots in the U.S.

Leah's decision to work with GCS came during the pandemic, when navigating the process felt daunting. Working with GCS, Leah found the process manageable despite its complexity, as the team provided guidance through the bureaucratic hurdles, simplifying what could have been an overwhelming experience. For Leah, pursuing a Plan B wasn't just about preparing for the unknown—it was about creating a richer, more secure future for her family.

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## Plan B Retirement: Best locations for a new chapter

According to the [Global Retirement Report 2025](#), more retirees are trading familiarity for freedom, driven by the cumulative desire to access a better lifestyle. Doug and Rich are one such example. Hailing from Santa Fe, the couple were in pursuit of safety when they decided to try out Portugal.

“We wanted new,” Rich says. “We wanted to be able to experience new things in our life as we got older. We didn’t want to retire on our couch and just watch television all day.”

With the political situation at home unstable, Rich and Doug packed up their bags and moved to Portugal for their retirement. Thanks to the Golden Visa option, they didn’t need to make hasty decisions either.

“We didn’t know exactly when we would move, and it was COVID, and the Golden Visa gave us flexibility to spend basically one week a year in the country and take our time thinking about where we might like to live,” Rich adds.



“Golden Visa programmes remain accessible across several EU countries with property investment thresholds that cater to a range of budgets rather than just millionaire,”

— Patricia Casaburi, CEO of Global Citizen Solutions.

## Top 10 countries to retire to

RANKING	COUNTRY
1st	Portugal
2nd	Mauritius
3rd	Spain
4th	Uruguay
5th	Austria
6th	Italy
7th	Slovenia
8th	Malta
9th	Latvia
10th	Chile

## Best picks to stretch dollars abroad

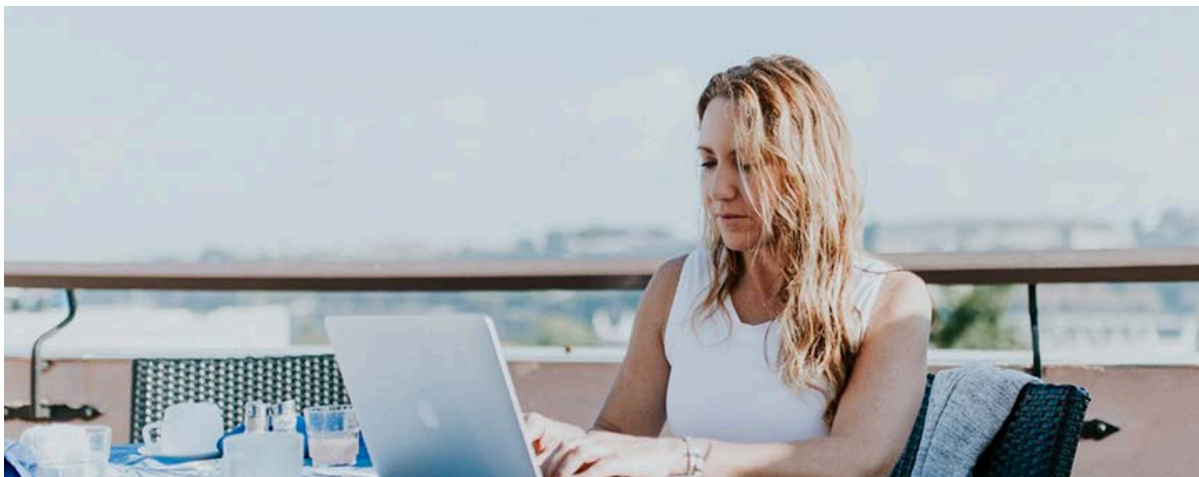
- **Costa Rica:** high quality of life, live comfortably under USD 2,000/month.
- **Panama:** no tax on foreign pension income, easy banking.
- **Greece and Italy:** 7% flat tax for retirees for up to 15 years.
- **Portugal:** flexible visas, moderate costs, EU residency pathway.



“According to Internations 2023 Expat Insider survey, 45% of American retirees abroad say living among a strong expat community was one of their top 3 relocation motivations.”

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## Best locations to work remotely



In the past few years, the number of digital nomads from the United States has more than doubled. It soared from 7.7 million in 2019 to 18.1 million in 2024, per [MBO Partners 2024 State of Independence report](#). With more jobs going remote, even more people are thinking about packing up and seeing the world and working as they go.

Today, several European countries make it relatively [easy for expatriates who work remotely to stay for a while](#). Many now have special residence schemes for digital nomads that can accommodate longer stays than a tourist visa would allow.

Thanks to digital nomad visas and residence permits, these 10 countries make it easy to nail down job opportunities and work remotely.



1. Spain



2. Netherlands



3. Norway



4. Estonia



5. Romania



6. Malta



7. Portugal



8. Canada

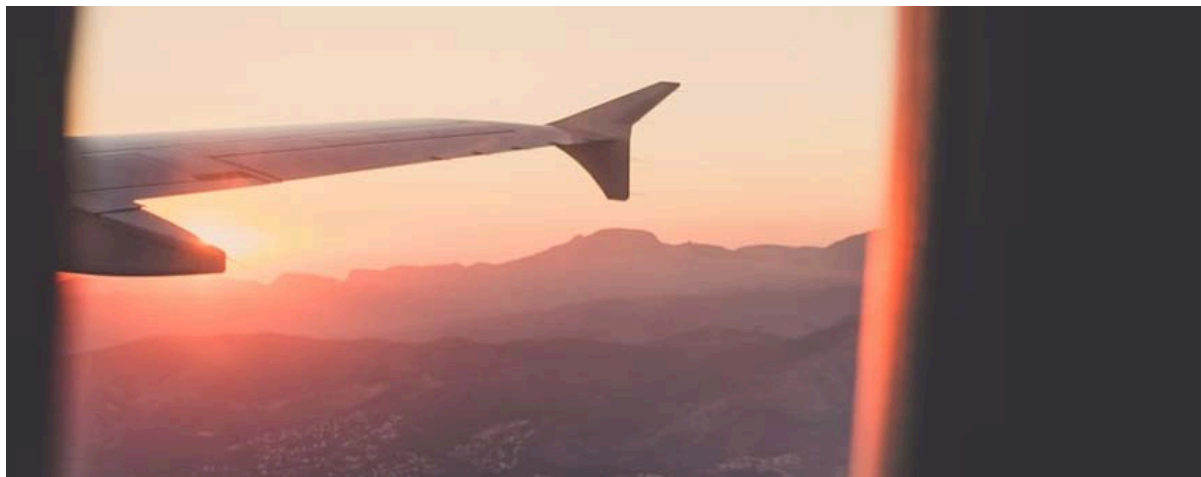


9. Hungary



10. France

## Key Considerations for a Plan B



### 1. Enhanced Mobility

No one should feel trapped in their country of birth just because they were born there. For those who can choose, having dual nationality or [a second residence](#) opens doors to new opportunities and lifestyles.

A Plan B solution is about freedom. Freedom to dream, build, and live on your terms. Sadly, not everyone gets that choice.

Being tied to one country means relying on its systems, taxes, and services, even when they don't serve you. By diversifying where you live, work, and invest, you gain flexibility and security in an unpredictable world.

Advances in digital communication and global financial systems have made international travel, digital nomadism, global entrepreneurship, online businesses, and cross-border investments increasingly accessible. These shifts represent a broader movement toward global mobility and diversification.



## 2. Wealth Planning and Protection

Wealth mobility enables you to move your capital and safeguard your entire financial life - from your residency, business, to your family. You can also diversify your assets and keep them protected in case borders shut again, like they did with the COVID-19 pandemic. By spreading out your wealth across borders, you are financially insured in case something bad were to happen. You can even spread your banking relationships across several jurisdictions, keeping access to basic services even in the most threatening of times.



“Imagine, one day you are a citizen of a country, the next, sanctions or financial restrictions cut you off from accessing your wealth. Your bank accounts are frozen. Your real estate abroad is under threat. Even if you haven’t done anything wrong, you are locked out. That’s why diversification—both financial and geographical—isn’t just smart, it’s protective.”

— Dr. Laura Madrid, Research Lead at Global Intelligence Unit

## 3. Quality of Life

Obtaining second citizenship or residence is not just about having one in your pocket. It’s as much about what happens after you reach your destination and decide to live in the country with your family.

A second passport or residence permit from a country ranking high in quality of life unlocks a myriad of opportunities- from superior healthcare and education to work and business opportunities, all of which can significantly improve your lifestyle.

## 4. Financial Opportunity

Citizenship by investment and [residency programs](#) provide individuals with the opportunity to conduct business in the host country, unlocking financial and entrepreneurial possibilities both locally and within the region.

For Americans, these programs also offer access to international financial services that are often out of reach due to strict FATCA regulations. For example, the Maltese Exceptional Investor Naturalization Program (MEIN), is a magnet for Western investors. It's the only EU country that offers citizenship by investment and is an excellent backup plan that does not require any physical residence for permanent residency holders to maintain their status, offering an ideal second home.

## 5. Healthcare abroad

Portugal offers universal healthcare to citizens. Expats typically use private plans, but even then, total yearly costs are often just 20% of what a typical American family pays.

US per capita spending rose from \$11,172 in 2018 to \$14,570 in 2023. (FT Weekend)

Many fear funding gaps in Medicare and shrinking insurance coverage.

Costa Rica and Panama combine reliable public systems with accessible private plans starting at USD 100–300/month.

Many of our clients now cite healthcare as a top concern.



**"We've seen an increasing number of Americans seeking relocation options because of rising healthcare costs,"**

— Artur Saraiva, Co-Founder of Global Citizen Solutions.

For many, controlling costs and securing access to quality care abroad is a practical reason to act now.

[FIND AFFORDABLE CARE OPTIONS ABROAD →](#)

## 6. Autonomy

A second passport or residence liberates you from being tied to a single nation-state, giving you the **freedom to choose where you want to live and thrive**.

It breaks the dependence on one government and its policies, allowing you to escape the constraints of a single jurisdiction. This freedom is especially valuable when dealing with corrupt or oppressive regimes that lack accountability, offering a path to greater independence and security.

## 7. Security

Securing a Plan B solution in a stable and peaceful country can be a lifesaver during times of political, economic, or social turmoil in your home country. It serves as invaluable **insurance for those in vulnerable regions**.

It also provides a critical safety net to protect you and your family if your current country becomes uninhabitable.

## 8. Tax Management

Dual citizenship or second residency can offer significant advantages for tax optimization. Some countries only tax income earned within their borders, allowing income generated abroad to remain tax-free.

Generally speaking, this is not only achieved by getting a second passport, but by actually relocating to the respective country. This creates opportunities for investors to manage their wealth more efficiently by establishing and managing funds or investments in low-tax jurisdictions.

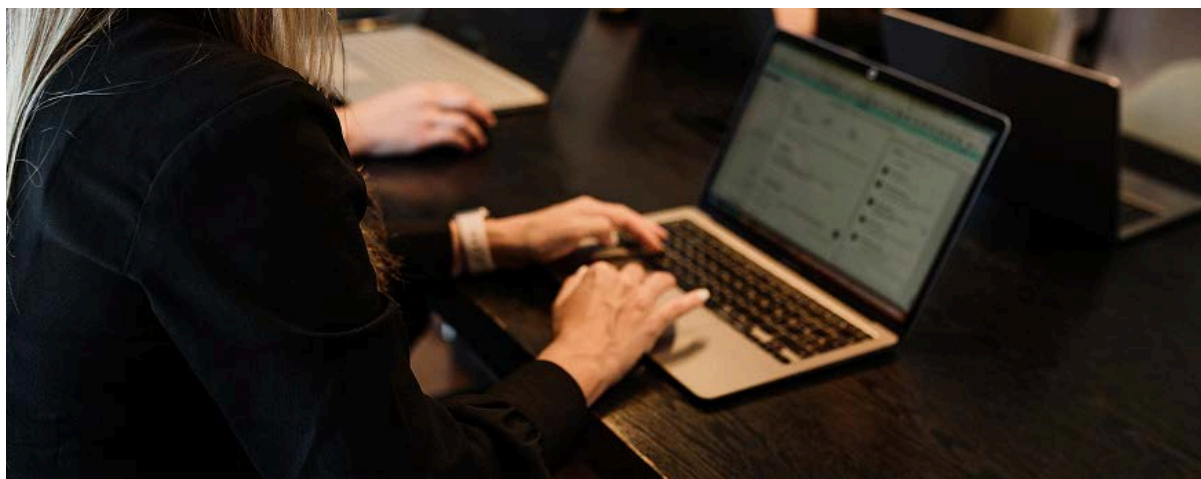
## 9. Family and education planning

Wondering if your kids will get the education they deserve abroad? Many top destinations offer bilingual or international schools at a fraction of U.S. tuition. Furthermore, if you're relocating with children, or planning to, safety, healthcare, schooling, and overall quality of life become top priorities.

**Feeling overwhelmed? Don't go it alone. We offer an advisory service tailored to Americans who are unsure which Plan B option to go for.**

ASK US HOW TO DIVERSIFY SAFELY →

## How to qualify for residency or citizenship



Paperwork requirements vary by country, and each residency and citizenship program has its own timeline and criteria. However, regardless of the program, applicants typically need to provide the same key documents: **proof of income, a clean criminal record, and health certificates** for themselves and their family members. If you're applying for a residency by investment or citizenship by investment program, you will also need to pass a strict due diligence check, as well as meet the minimum investment requirements.

Understanding these timelines is crucial for effective planning. With a **wide range of options available**, each program comes with its own unique benefits and considerations, making it essential to choose the one that best aligns with your needs.

[COMPARE YOUR OPTIONS NOW →](#)

## How We Make Your Global Mobility Journey Simple and Stress-Free



- **Expert Guidance You Can Trust:** With 50+ years of combined experience, our team of immigration lawyers and investment specialists handles the complexities, so you don't have to.
- **Your Privacy is Our Priority:** We use a secure, encrypted portal to handle all paperwork, ensuring your information remains safe and confidential at every step.
- **GDPR compliant:** All data is stored within a GDPR-compliant database on a secure SSL-encrypted server, ensuring data is kept safe.
- **Upfront Pricing, No Surprises:** Our transparent pricing model ensures you know exactly what's covered—no hidden fees or unexpected costs.
- **Industry Leadership:** As corporate members of the Investment Migration Council, we bring you the most accurate and up-to-date advice available.
- **Peace of Mind from The Start:** We offer a free due diligence assessment, so you can move forward with confidence knowing your application is on solid ground.
- **Proven Client Satisfaction:** With a 95% client satisfaction rate, you can trust us to deliver results that meet—and exceed—your expectations.



## Let's Build Your Plan B Together

In just a few minutes, you'll:

- Get a tailored shortlist of countries based on your lifestyle, finances, and goals
- Learn which visa or citizenship path is the best fit for you
- Be matched with a Global Citizen Solutions consultant for a free intro call

[START MY PLAN B ASSESSMENT NOW →](#)