Viviana Feitor Law

Free guide for Americans · Updated November 2026

Cost of Living Snapshot

What a month costs in Lisbon, Porto and the Algarve, for one person, a couple and a family of four.



Typical monthly costs for a comfortable life, not a luxurious one. Rents are for long-term leases in the areas Americans tend to choose. All figures in euros, rounded.

One person

1-bedroom apartment, about 540 sq ft (50 m²)

	LISBON	PORTO	ALGARVE
Rent	€1,200	€850	€900
Private health insurance	€70	€70	€70
Groceries	€400	€350	€350
Utilities, internet, phone and transit	€180	€170	€160
Total	**€1,850**	**€1,440**	**€1,480**

A couple

2-bedroom apartment, about 810 sq ft (75 m²)

	LISBON	PORTO	ALGARVE
Rent	€1,700	€1,250	€1,300
Private health insurance	€140	€140	€140
Groceries	€650	€550	€550
Utilities, internet, phone and transit	€260	€240	€220
Total	**€2,750**	**€2,180**	**€2,210**

A family of four

3-bedroom apartment, about 1,080 sq ft (100 m²), two children

	LISBON	PORTO	ALGARVE
Rent	€2,300	€1,700	€1,750
Private health insurance	€200	€200	€200
Groceries	€900	€800	€800
Utilities, internet, phone and transit	€320	€300	€280
Total with public school	**€3,720**	**€3,000**	**€3,030**
International school, per child	€800 to €1,600	€700 to €1,400	€700 to €1,400
Total with both in international school	**€5,320 to €6,920**	**€4,400 to €5,800**	**€4,430 to €5,830**

Public schools are free for residents and teach in Portuguese. The best-known international schools cost more than the ranges shown.

The visa minimum is not your budget

The D7 visa asks for €920 a month for one person. A real month in Lisbon costs about twice that.

	D7 MINIMUM	A REAL MONTH
One person	€920	€1,440 to €1,850
A couple	€1,380	€2,180 to €2,750
A family of four	€1,932	€3,000 to €3,720

A real month: from the least to the most expensive of the three places, with public school for the family.

The consulate checks the legal minimum. Build your budget on the real number, with a cushion on top.

What isn't in these numbers

> **Moving-in costs.** Landlords often ask newcomers for several months of rent upfront, because you have no Portuguese payslips or guarantor.

> **A car.** You'll need one in most of the Algarve. In Lisbon and Porto you can live without one.

> **Eating out, travel and the rest of life.** Portugal is good value here, but it adds up.

> **Health insurance after 60.** These figures assume adults under 50 on a local plan. At 65, expect roughly €100 to €150 a month per person with a Portuguese insurer, if one will take you (many stop accepting new customers between 65 and 70), or €200 and up with an international plan.

> **Taxes.** Portugal taxes residents on their worldwide income, and the US taxes its citizens wherever they live; a treaty decides who taxes what. The NHR tax break that older articles describe is closed to new applicants. Talk to a cross-border tax advisor before you move.

How these numbers were built. Rents follow 2026 asking rents for each area, for the apartment sizes shown. Health insurance follows published 2026 prices for local plans. Everything else is a typical figure, rounded. Your numbers will depend on the neighborhood, the size of the place and how you live.

Want these numbers for your situation?

On the free Roadmap Call we look at your income, your family and where you want to live. You leave with a written plan for your move, including what it will cost.

Book your free Roadmap Call

Book at vivianafeitorlaw.com. Already booked? Bring your questions to the call.

Viviana Feitor is an immigration lawyer in Lisbon who has handled 724 immigration cases and specializes in American clients. Legal services are provided through Reis Pinto Law, Lisbon.

General information, not financial or tax advice. Prices are estimates from November 2026.