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Personal Relocation Assessment

Prepared for An example case, not a real client

Portugal works for you, but two sequencing decisions decide everything. File both visa applications together at the consulate before either of you moves, and close the US home sale before Portuguese tax residence begins. Get the first wrong and you spend roughly two years apart. Get the second wrong and you hand Portugal five figures of tax on a gain the US does not tax at all.

NATIONALITY	United States
HOUSEHOLD	Me and a partner
CONSIDERING	Portugal, Spain
TIMELINE	6 to 12 months

Researched against the law as it stood on 2026-08-21. Rules change; every figure inside names its source so you can re-check it.

What this says, in one page

You can go. Portugal is open to you, and the route is the D8 remote work visa, with one of you as the main applicant and the other accompanying as a de facto partner. Nothing about being unmarried closes the door.

What being unmarried does is remove your margin for error. A married couple can file in almost any order and end up in the same place. You cannot. There are two legal routes for the partner who does not qualify independently, they look similar from the outside, and they are about two years apart in practice. Almost every article you will read describes the slow one, because it is the one that applies to people who are already living abroad.

The second thing that decides real money has nothing to do with immigration. If you sell the US house after Portuguese tax residence has begun, Portugal taxes half the gain at rates rising to 48 percent, and the US exclusion that saves you from American tax is exactly what destroys the credit that would have offset the Portuguese bill. Sell first, then move.

Your income is comfortably sufficient, but only one of you can carry it. One of you is at roughly 1.9 times the threshold and the other at about 0.55 times, so two independent applications will not work. That is not a problem, it is simply the reason the partner route matters so much.

> **NOTE**
> Every figure in this document names the law, decree or official page it came from, with the date it took effect. Where we could not establish something from a primary source, we say so rather than estimating.

The short answers

Your question	The answer
Can we go?	Yes, to Portugal, Spain or the Netherlands. Not to Ireland or Italy.
Which route?	Portugal D8, one main applicant, one accompanying de facto partner.
How long?	Roughly 5 to 8 months from starting paperwork, most of it waiting for a consulate appointment.
What will it cost?	About EUR 600 in government fees for the two of you, plus roughly EUR 1,200 to EUR 2,500 in documents, apostilles, translations and insurance.
What is the biggest risk?	Filing separately instead of together. That single mistake costs about two years apart.

Your situation as we understood it

Two US citizens, no other nationality and no European ancestry, together 21 years and never married, with no registered partnership anywhere.

One of you, aged 56, is a salaried employee of a US company earning USD 96,000, with written agreement from that employer to work remotely from abroad. The other, aged 53, does freelance design work averaging USD 28,000, evidenced by 1099 forms and bank deposits, with no long term client contracts. Combined savings of USD 180,000, plus US retirement accounts, and a US home you intend to sell. You speak English only. You want to move in about nine months, with Portugal as your first choice and Spain as a maybe.

Throughout this document we call the higher earner **Person A** and the freelancer **Person B**, because which of you is which changes the entire structure of the application.

Three things in that list shape everything that follows. You are not married, which decides the route. Person A's income is employment income from a foreign employer, which decides both the visa category and a tax question most people never think about. And you own a US home you have not yet sold, which is where the largest single sum of money in this document sits.

> **NOTE**
>
> You did not tell us whether either of you has been married before, or whether any earlier marriage is fully dissolved. That is not a routine question. An undissolved prior marriage is an absolute bar to the unmarried partner route in Portugal, no matter how long you have been together, so it would change the answer completely. Please confirm it before acting on any of this.

What you are worried about

You told us: *"We are not married and everyone tells us it will be fine. Will it?"*

Mostly yes, and the people telling you so are right about the destination and wrong about the road. Portuguese law recognises an unmarried partnership by name, and it does so in unusually generous terms.

> **SOURCE**
> Lei n.º 23/2007, Artigo 100.º n.º 1 al. a), permits family reunification with a partner in a duly proven união de facto maintained with the resident, expressly `em território nacional ou fora dele`, that is, inside Portuguese territory or outside it. Last amended by Lei n.º 29/2012 and not touched by the October 2025 reform. Consolidated text marked in force as at 20 August 2026: diariodarepublica.pt/dr/legislacao-consolidada/lei/2007-67564445

That phrase, "or outside it", is doing enormous work for you. It means your 21 years in the United States count. You do not have to live in Portugal first to build a recognised partnership there.

The qualifying period is two years of living in conditions analogous to spouses, and there is no requirement anywhere in the statute that those two years happen on Portuguese soil.

> **SOURCE**
> Lei n.º 7/2001, Artigo 1.º n.º 2, defines união de facto as two people living in conditions analogous to spouses `há mais de dois anos`. Artigo 2.º-A n.º 1 provides that, absent a rule requiring specific documentary proof, the union is proved `por qualquer meio legalmente admissível`, by any legally admissible means. Consolidated text, last amended 31 December 2018: diariodarepublica.pt/dr/legislacao-consolidada/lei/2001-34471975

This matters because most guidance assumes you need a declaration from a Portuguese junta de freguesia, which is a parish office and only serves its own residents. You cannot get one from the United States. You do not need one.

So the honest answer to your question is that being unmarried is not the problem. Not knowing that there are two routes is the problem, and that is the next chapter.

The one place where being unmarried genuinely bites

There is a soft spot in the law that no article we found mentions, and you should know about it because it is the ground on which a refusal would be argued.

The simultaneous filing route is created by the statute at Article 58.º n.º 5, which permits an accompanying visa for family members `na aceção do n.º 1 do artigo 99.º`, that is, as defined in Article 99.º n.º 1. Article 99.º n.º 1 lists the spouse and children. It does not mention de facto partners. It is the **regulation** beneath the statute that adds them.

> **SOURCE**
> Decreto Regulamentar n.º 84/2007, Artigo 24.º-B n.º 2, provides that family members are those in Article 99.º n.º 1 **and Article 100.º n.º 1** of Lei n.º 23/2007. Article 100.º n.º 1 is the de facto partner. Added by Decreto Regulamentar n.º 4/2022, amended by Decreto Regulamentar n.º 1/2024, in force 18 January 2024.

In practice the regulation is what consulates apply, and the Ministry's own visa portal lists the de facto partner explicitly. But a regulation that reaches further than the statute it implements is legally arguable, and we could find no case law testing it. This is a small risk, not a likely one, and it is the single best reason to get the consulate's position in writing before you file.

Note also a difference in wording that is easy to miss. Article 98.º says the spouse `tem direito`, has the right. Article 100.º says the partner `pode ser autorizado`, may be authorised. Right against discretion. You are asking for something that can be granted rather than something that must be.

Where you actually qualify

Route 1: Portugal, D8 remote work visa with an accompanying partner

What it is. A national residence visa for people performing work remotely for employers or clients based outside Portugal. Person A applies as the main applicant. Person B applies at the same time, at the same consulate, as an accompanying family member.

> SOURCE
> Lei n.º 23/2007, Artigo 61.º-B, covering employed and independent workers performing activity remotely for persons or entities domiciled outside Portugal. Added by Lei n.º 18/2022, Artigo 4.º, in force 26 August 2022 and unamended since.

Whether you qualify. The income requirement is four times the Portuguese minimum wage, as an average over the three months before you apply.

> SOURCE
> The 2026 minimum wage is EUR 920.00 per month, set by Decreto-Lei n.º 139/2025, de 29 de dezembro, effective 1 January 2026. Four times that is EUR 3,680.00. The four times multiple appears on the Ministry of Foreign Affairs consular checklist at vistos.mne.gov.pt, not in the statute. See the note below.

Requirement	Threshold	Person A	Person B
Monthly income, 3 month average	EUR 3,680	EUR 6,976, about 1.90x	EUR 2,035, about 0.55x
Proof of employment or services	Contract or employer declaration	Written employer agreement qualifies	1099s and deposits qualify as evidence type
Household subsistence, two adults	EUR 1,380 per month	Cleared many times over	-
Savings	No separate requirement	About EUR 156,972	-
Criminal record	Certificate with apostille	To confirm	To confirm
Health cover	Required for the visa	To arrange	To arrange

Conversions use 1 EUR = 1.1467 USD, the consular rate published for July 2026. We were only able to read that rate from an indexed document heading rather than the document body, so treat every dollar conversion in this table as needing a recheck against a live rate before you rely on it.

Person B cannot carry a D8 alone. At roughly 0.55 times the threshold, B is short by about EUR 1,645 a month. Two independent applications are not an option. That is why the accompanying route is not a convenience here, it is the whole plan.

NOTE

We could not find the four times multiple in any published Portaria or Decreto-Lei. It is stated on the Ministry's consular checklist and is applied in practice, but we are not going to cite a law number that we could not verify exists. Treat it as the consular requirement it demonstrably is.

A naming trap that will waste your time. The Portuguese Embassy in Washington DC labels the remote work visa **D9** on its own checklist index, and uses **D8** for accompanying a family member. That is the reverse of how the rest of the internet uses those labels. Ask for the wrong one and you will be given the wrong form.

SOURCE

Embassy of Portugal in Washington DC, consular services visa information index, listing "Resident Visa, Accompanying a Family Member Holding a Residency Visa [D8]".

What it costs.

Item	Amount
National residence visa, each	EUR 110
AIMA reception and analysis, each, digital channel	EUR 99.80
AIMA grant of permit, each, digital channel	EUR 85.80
Government total, both of you	**About EUR 591**

SOURCE

The visa fee is set by Portaria n.º 91/2025/1, de 10 de março, in force 11 March 2025. The two AIMA fees are items III.1.a) and III.1.c) of the Tabela de Taxas annexed to Portaria n.º 307/2023 in its consolidated form, in force 1 March 2026. Both AIMA figures are the reduced rate for filing through the digital channel rather than in person.

Documents are the rest of it: FBI identity history summaries, apostilles on those and on birth certificates, certified translations, and health insurance for the visa. We did not find official published prices for the translation and apostille steps, which vary by state and by translator, so budget EUR 1,200 to EUR 2,500 for the pair of you and treat that as an estimate rather than a sourced figure.

How long it takes. Three separate waits, and only the middle one is published.

1. **Consulate appointment.** Not published by anyone. Portuguese residence visa applications in the US run through VFS Global, and neither VFS nor the Ministry publishes queue data. Reports for 2026 cluster around seven weeks to three months, with Miami slowest. We could not verify this from any official source and you should not plan tightly around it.
2. **Visa processing.** A 60 day decision deadline is widely attributed to Article 58.º of Lei n.º 23/2007. We could not read that article at source, so we flag it as unconfirmed.
3. **Conversion in Portugal.** The visa is valid for two entries and four months, within which you apply to AIMA for the residence permit itself. The Ministry books that AIMA appointment at the moment it issues your visa, and prints the booking link on the visa sticker.

> **SOURCE**
> Visa validity of two entries and four months is stated on the Ministry's visa portal, vistos.mne.gov.pt. The AIMA appointment booking mechanism is described at aima.gov.pt, notice dated 16 July 2025.

On the AIMA backlog you will have read about: the recovery task force created by Resolução do Conselho de Ministros n.º 87/2024 closed on 31 December 2025, having issued over 300,000 residence titles and processed 97 percent of the files it was set up to clear. Press reporting in July 2026 puts the remainder at around 30,000 files. That queue is for expressions of interest and renewals, which is a different queue from a new arrival converting a consular visa, so it tells you less about your own wait than the headlines suggest.

> **WHAT COULD GO WRONG**
> The consulate appointment is the real bottleneck and it is the one nobody will give you a number for. Book it as the very first action, before you have assembled a single document. Everything else can be done while you wait; the appointment cannot be accelerated later.

Route 2: Spain, international teleworker visa

Worth ranking second because it solves your partner problem in a completely different way, and because Person A's situation fits it exactly.

Spain does not require you to register as a *pareja de hecho*, which is fortunate, because you could not. Registration generally requires prior residence in the relevant region, and Madrid for example demands twelve months of joint registration on the local rolls. Non residents are structurally excluded. The teleworker route sidesteps this entirely.

> **SOURCE**
> The Unidad de Grandes Empresas family member documentation sheet accepts an unregistered pareja de hecho on proof of `al menos, un año continuado de convivencia inmediatamente anterior a la fecha de la solicitud`, at least one continuous year of cohabitation immediately before the application, evidenced by at least two of: joint bank accounts, joint local registration, joint lease, mortgage or property title, or joint business ownership. inclusion.gob.es

Twenty one years clears a one year test comfortably, and you will have decades of the documents it asks for.

Income is 200 percent of the Spanish minimum wage for the main applicant plus 75 percent for the second person.

> **SOURCE**
> Instrucción conjunta DGEEAC/DGM of 29 to 30 March 2023, instruction Tercera. The 2026 minimum wage is EUR 1,221 per month across 14 payments, set by Real Decreto 126/2026, de 18 de febrero, retroactive to 1 January 2026.

There is genuine ambiguity in how that is computed. Annualising the 14 payments gives EUR 1,424.50 a month, so the pair of you would need about EUR 3,917 a month or roughly EUR 47,000 a year. Reading 200 percent off the headline monthly figure instead gives EUR 2,442. Person A clears either. We could not establish which computation each consulate applies, so plan on the higher number.

WHAT COULD GO WRONG

Where the partnership is unregistered, Spain's own documentation is explicit that the family member does not acquire derivative healthcare rights. Person B would need a fully compliant private policy, with no copays, no waiting periods and no travel insurance substitutes, indefinitely rather than for the first year only. Price that before choosing Spain over Portugal.

Route 3: Netherlands, and the structural trick worth knowing

The Netherlands treats unmarried partners better than either Portugal or Spain. There is a dedicated application for residence with an unmarried partner, form B07002E, requiring no registration and no cohabitation agreement, only proof of a durable exclusive relationship. Partners of self employed sponsors get full labour market access from day one, and US nationals are exempt from the civic integration exam taken abroad.

The obstacle is that the Dutch American Friendship Treaty route requires you to be self employed, and Person A is a salaried employee. To sponsor Person B, a treaty holder must show about EUR 2,524 a month gross, well above the EUR 1,767 needed for their own permit.

SOURCE

IND required amounts valid 1 July to 31 December 2026, and the IND self employed residence page last updated 9 April 2026, stating a minimum investment of EUR 4,500 which since April 2024 may be made within six months after the permit is granted rather than before. ind.nl

Here is the part worth remembering: **you are both US citizens, so you can both file under the treaty independently.** Two permits, EUR 4,500 each, and the partner question disappears completely. Against USD 180,000 in savings the capital requirement is trivial. It requires Person B to evidence about EUR 1,767 a month of gross profit, which is close to what B currently earns, so it is not automatic. But it converts a dependency problem into two ordinary applications, and no other country on your list offers that.

Routes we ruled out, and why

- **Portugal D7.** You clear the D7 income threshold by about six and a half times and it is still the wrong visa. The consular checklist for the "living on your own income" branch requires income from movable or immovable property, intellectual property, or financial investments. A salary is not that, and freelance design fees are not that. You would pass the number and fail the character test.
- **Spain, non lucrative visa.** Prohibits work. Person A cannot keep the US job on it.
- **Ireland.** Looks attractive because it is English speaking. It is a dead end. A de facto partner application needs an eligible sponsor, meaning an Irish or UK national resident in Ireland or a holder of Stamp 1, 4 or 5. Person A cannot become any of those: Stamp 1 needs an Irish employer, Ireland has no digital nomad visa, and Stamp 0 expressly forbids working. The sequence never starts, however strong your relationship evidence is.
- **Italy.** Article 29 of Decreto Legislativo 286/1998 covers the spouse or a party to a civil union and contains no de facto partner category. Italy's *convivenza di fatto* is a civil registry status, not an immigration one. If you are an opposite sex couple there is no lawful mechanism for Person B short of marriage.

- **Greece.** Legally possible but gated. The digital nomad route recognises a cohabitant only where a cohabitation agreement has been concluded, and that agreement is executed before a Greek notary. We could not establish whether two US non residents can conclude one remotely or by power of attorney, so it probably requires a trip to Greece before you even apply. The income test is also EUR 4,200 a month **net** for a couple, the highest of any route here.

What could go wrong

WHAT COULD GO WRONG

Filing separately instead of together. This is the big one.

There are two legal routes and they are about two years apart. If you both apply at the consulate at the same time, Person B accompanies Person A and you travel together. If Person A moves first and Person B follows through family reunification, Person A must hold a valid residence permit for **15 months** before the application can even be lodged, and AIMA then has up to nine months to decide, and the consular visa step follows that.

The 15 months is the reduced figure, and you only get it because 21 years of cohabitation satisfies a requirement of 18 months living together immediately before the sponsor entered Portugal. The default is 24 months.

What to do: file both applications at the same consulate on the same day. Do not let Person A travel first for any reason, including a job start date.

SOURCE

Lei n.º 23/2007, Artigo 58.º n.º 5 permits the applications to be raised simultaneously, `podendo os pedidos ser suscitados em simultâneo`. Added by Lei n.º 18/2022, in force 26 August 2022. The waiting periods are in Artigo 98.º n.os 1 and 2 as amended by Lei n.º 61/2025, de 22 de outubro, in force 23 October 2025. The nine month decision period is Artigo 105.º n.º 1. D7 and D8 holders are not among the exemptions in Artigo 98.º n.º 3.

WHAT COULD GO WRONG

Selling the US home after Portuguese tax residence begins.

The US lets each of you exclude up to USD 250,000 of gain on a main home. Note that it is 250,000 each and not 500,000 between you, because the larger figure requires a joint return with a spouse and you cannot file jointly.

Portugal does not recognise that exclusion at all. Once you are a Portuguese tax resident, Portugal taxes your worldwide income, brings 50 percent of a property gain into taxable income, and applies progressive rates rising to 48 percent. The treaty would normally relieve this by giving you a credit for the US tax on the same gain. But the US exclusion means there is no US tax to credit. Sheltering the gain in America is precisely what destroys the relief in Portugal.

Portugal also operates partial year residence, so residence can begin the day you arrive. There is no safe window before day 183.

What to do: close the sale, let the funds settle, and only then establish residence. Selling in January and landing in June is fine. Landing in June and selling in September is expensive.

SOURCE

IRC section 121 and IRS Topic 701 for the exclusion. Código do IRS Artigo 15.º n.º 1 for worldwide taxation of residents, Artigo 10.º n.º 1 a) for property gains, Artigo 43.º n.º 2 b) in the wording of Lei n.º 71/2018 for the 50 percent inclusion, and Artigo 68.º n.º 1 in the wording of Lei n.º 73-A/2025 de 30 de dezembro for the 2026 rate table. Partial year residence is at Artigo 15.º n.º 3 referring to Artigo 16.º n.os 3 and 4.

WHAT COULD GO WRONG

Person A's employer acquiring a Portuguese permanent establishment.

This is the risk that is not yours but can still end your plan, because it is the reason employers withdraw remote work permission at the last minute.

The US Portugal treaty contains an unusually aggressive deemed permanent establishment rule: an enterprise carrying on business of a permanent nature in the other state through its own employees for periods amounting to nine months or more in any twelve month period is deemed to have a permanent establishment there. An indefinite relocation crosses nine months in year one. The consequence for the employer is Portuguese corporate tax on attributable profits, plus registration and filing.

What to do: raise it with the employer now, in writing, while the answer is still theoretical. The usual solutions are an employer of record, a Portuguese payroll registration, or converting Person A to a contractor, and the last of those changes Person A's own tax and social security position substantially. Do not let this surface three weeks before departure.

SOURCE

Convention between the United States and Portugal signed 6 September 1994, Article 5(4). Note also that dependent personal services is Article 16 in this treaty, not Article 15 as in most others.

WHAT COULD GO WRONG

The statutory soft spot behind the accompanying visa.

As set out earlier, the simultaneous filing route rests on a regulation that arguably reaches beyond the statute it implements, because Article 58.º n.º 5 refers only to Article 99.º n.º 1, which lists spouses and children. We found no case law testing this and no record of it being used as a ground of refusal.

What to do: email the consulate before filing and ask, in writing, what evidence of união de facto they require for an accompanying visa where the couple has never lived in Portugal. A written answer costs nothing and is worth more than any legal analysis, including this one.

WHAT COULD GO WRONG

Person B's income is evidenced in a form the consulate has not seen before.

B's problem is the amount rather than the document type, and as an accompanying family member B does not need to meet the income test at all. But if you ever restructure, for example to file two independent Dutch treaty applications, B's 1099s and deposits without contracts become load bearing. No primary source specifies how many months of statements are required, whose name accounts must be in, or whether an accountant's letter substitutes for a contract. Every official list ends with a clause reserving the right to demand more.

What to do: start building B's evidence now: a formal engagement letter from each recurring client, twelve months of statements, and an accountant's summary. It costs little and it is the difference between an option and a dependency.

What to do next

1. **Confirm the prior marriage question** this week. If either of you has an earlier marriage that is not fully and provably dissolved, stop and tell us, because it changes the route entirely.
2. **Book the consulate appointment** as soon as you have a target month. It is the longest and least predictable wait and nothing else on this list is blocked by it.
3. **Write to the consulate** asking what evidence of união de facto they accept for an accompanying visa from a couple who have never lived in Portugal. Keep the reply.
4. **Open the employer conversation** about permanent establishment. Give them Article 5(4) by name so their advisers can answer quickly.
5. **Decide the home sale timing** with a cross border tax adviser, and get the number for selling after residence begins rather than relying on the rule of thumb in this document.
6. **Assemble the relationship file.** A joint sworn declaration from both of you, notarised and apostilled, stating cohabitation in conditions analogous to spouses since a named date. Both long form birth certificates, apostilled. Then the supporting material the statute tells AIMA to weigh: joint leases and deeds across the years, joint accounts, joint tax filings, insurance beneficiary designations, wills and powers of attorney naming each other, utility bills at a shared address. If your state offers a registered domestic partnership, add it, apostilled. It is not required, but it is exactly the registration the statute contemplates.
7. **Order FBI identity history summaries** and start the apostille process.
8. **Get Person B a Portuguese certificate of coverage** once resident, and attach a copy to each US return. It exempts B from US self employment tax under the totalization agreement in force since 1 August 1989. B's Portuguese contributions are 21.4 percent of 70 percent of billings, and a first ever registration does not take effect until the first day of the twelfth month after starting activity, so there is a year's grace.

DO THIS

Book the consulate appointment. Everything else in this list can be done while you wait, and nothing can shorten that queue later.

Sources and how to re-check them

Every rule we relied on, listed once, with the law it comes from and where to read it. Rules move. This table is what lets you verify this document in six months instead of trusting it.

A word on the second column, because it is the whole point of paying for this. We do not cite articles or advice sites. We cite the actual law, decree or ministerial order that creates the rule, by its number and date. That is what "Lei n.º 23/2007" and "Portaria n.º 91/2025/1" are. It means you can read the exact text yourself, and it means that when a rule changes you can see precisely what changed and when. Almost nothing else written about relocation does this, which is why so much of it is quietly out of date.

What it governs	The law it comes from	Where to read it	We checked
Unmarried partner recognised for reunification	Lei n.º 23/2007, Art. 100.º n.º 1 a)	diariodarepublica.pt, consolidated	21 Aug 2026
Simultaneous consular filing permitted	Lei n.º 23/2007, Art. 58.º n.º 5, added by Lei n.º 18/2022	diariodarepublica.pt	21 Aug 2026
De facto partner included in accompanying visa	Decreto Regulamentar n.º 84/2007, Art. 24.º-B n.º 2	diariodarepublica.pt	21 Aug 2026
Two year união de facto definition and proof	Lei n.º 7/2001, Art. 1.º n.º 2 and Art. 2.º-A	diariodarepublica.pt	21 Aug 2026
Reunification waiting periods, 15 and 24 months	Lei n.º 23/2007, Art. 98.º, as amended by Lei n.º 61/2025	diariodarepublica.pt	21 Aug 2026
Nine month decision period	Lei n.º 23/2007, Art. 105.º n.º 1	diariodarepublica.pt	21 Aug 2026
D8 legal basis	Lei n.º 23/2007, Art. 61.º-B	diariodarepublica.pt	21 Aug 2026
2026 Portuguese minimum wage, EUR 920	Decreto-Lei n.º 139/2025, de 29 de dezembro	diariodarepublica.pt	21 Aug 2026
Household subsistence multiples	Portaria n.º 1563/2007, Art. 2.º n.º 2	diariodarepublica.pt	21 Aug 2026
Visa fee EUR 110	Portaria n.º 91/2025/1, de 10 de março	diariodarepublica.pt	21 Aug 2026
AIMA fees	Portaria n.º 307/2023 consolidated, Tabela de Taxas	aima.gov.pt	21 Aug 2026

What it governs	The law it comes from	Where to read it	We checked
Work rights on a residence permit	Lei n.º 23/2007, Art. 83.º n.º 1	diariodarepublica.pt	21 Aug 2026
Autonomous permit after five years together	Lei n.º 23/2007, Art. 107.º n.º 5	diariodarepublica.pt	21 Aug 2026
Spain, unregistered partner accepted	UGE family member documentation sheet	inclusion.gob.es	21 Aug 2026
Spain, income multiples	Instrucción conjunta DGEEAC/DGM, 29 to 30 March 2023	inclusion.gob.es	21 Aug 2026
Spain, 2026 minimum wage	Real Decreto 126/2026, de 18 de febrero	boe.es	21 Aug 2026
Netherlands, unmarried partner form and amounts	IND form B07002E, required amounts 1 Jul to 31 Dec 2026	ind.nl	21 Aug 2026
Ireland, de facto sponsor requirement	ISD de facto partner policy	irishimmigration.ie	21 Aug 2026
Italy, family definition	Decreto Legislativo 286/1998, Art. 29	normattiva.it	21 Aug 2026
Greece, digital nomad family definition	Law 5038/2023, Art. 68	mfa.gr	21 Aug 2026
US home sale exclusion	IRC section 121, IRS Topic 701	irs.gov	21 Aug 2026
Portuguese worldwide taxation and 50 percent gain	Código do IRS, Arts. 15.º, 10.º, 43.º n.º 2 b)	portaldasfinancas.gov.pt	21 Aug 2026
Portuguese 2026 IRS rate table	Código do IRS Art. 68.º, wording of Lei n.º 73-A/2025	portaldasfinancas.gov.pt	21 Aug 2026
Deemed permanent establishment at nine months	US Portugal Convention 1994, Art. 5(4)	irs.gov treaty text	21 Aug 2026
Totalization agreement	In force 1 August 1989, TIAS 12121	ssa.gov	21 Aug 2026
Self employed contribution rate and first year rule	Lei n.º 110/2009, and ISS Guia Prático 1009	seg-social.pt	21 Aug 2026

What we could not establish

Stated plainly, because you should know where the edges of this document are.

- **The legal basis for the four times minimum wage D8 threshold.** It is on the consular checklist and applied in practice, but we could not find it in any published Portaria or Decreto-Lei.
- **Consulate appointment waiting times in the United States.** Not published by the Ministry, the embassy or VFS Global.
- **What evidence of união de facto US consulates accept in practice.** The category exists and the regulation covers it. We could not read the Washington DC checklist document itself.
- **Whether the 60 day visa decision deadline is correctly attributed** to Article 58.º. Widely cited, not read at source.
- **How many months of bank statements are required, whose name accounts must be in, and whether joint accounts count.** No primary source specifies any of it.
- **Whether Person A's US employer must itself register with Portuguese social security**, or whether Person A can discharge the employer's share. There is an EU mechanism for this but the US agreement is not the EU regulation, and we found no Portuguese law or decree settling it. This is a live compliance question and the largest open item in the document.
- **How Portugal characterises 401k and IRA withdrawals**, as pension income under treaty Article 20 or as capital income. Genuinely contested, and materially different in outcome.
- **The exchange rate.** Read from a document heading rather than its body. Re-check before relying on any dollar figure here.

Two of the sources above are worth a specific warning. AIMA's own subsistence page still quotes the 2025 minimum wage of EUR 870 rather than the 2026 figure of EUR 920, and AIMA's family reunification checklist has not been updated for the reform that took effect in October 2025. Where a government website and the statute disagree, the statute governs.

What this is not

This is research into your situation as you described it, carried out against the law as it stood on the date on the cover. It is not legal advice, it is not immigration representation, and it is not a guarantee of any outcome. Decisions about your case are made by the authorities of the country concerned, applying rules that can change without notice. Where the stakes are high, use this document to have a shorter and better informed conversation with a qualified immigration lawyer in the destination country, not instead of one.

The tax chapter in particular identifies questions rather than answering all of them. Cross border tax for a US citizen abroad is one of the few areas where confident wrong answers routinely cost five figures, and several of the items above cannot be settled by research at all.

If anything here does not match your situation, reply to the delivery email and we will correct it.