



The Ultimate Guide to Moving to the Costa Blanca:

A Cost of Living Comparison Between the UK and Spain

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Introduction



Thinking of swapping grey skies for sunshine? Let's break down the numbers!

If you've ever dreamed of waking up to Mediterranean views, enjoying alfresco dining year-round, and lower living costs, then the Costa Blanca might just be calling your name!

But how does it really compare to life (and expenses) in the UK?

This straightforward guide takes you through the real costs—from housing to healthcare, lifestyle to taxes—so you can see how much further your money could go in sunny Spain.



CHAPTER 01

Housing Costs – More for Your Money!

Location	New 2-Bed Apartment	New Detached Villa
UK (National)	£290,000	£400,000+
Costa Blanca	€200,000 (£172,000)	€350,000 (£300,000)

✓ For the price of a UK semi-detached home, you could own a contemporary Spanish villa—often with a private pool!

CHAPTER 02

UTILITY BILLS – SUN SAVES YOU MONEY!



Utility Costs (85m ² Apartment)	UK	Costa Blanca
Electricity, Gas Water, Refuse	£160/month	€120 (£103)/month

✓ Spain's milder winters mean far lower heating bills than in the UK!

CHAPTER 03

COST OF EVERYDAY LIVING

Approximate UK and Costa Blanca averages

Expense	UK	Costa Blanca
Weekly Groceries (for two)	£60 - £80	€50 - €70 (£43 - £60)
Monthly Public Transport Pass	£70	€40 (£34)
Petrol (per litre)	£1.50	€1.40 (£1.20)
Dining Out (3-course meal for two)	£60	€40 (£34)
Gym Membership	£30	€25 (£21)

✓ A better lifestyle for less!



CHAPTER 04

Taxes – The Real Story

Income Tax: UK vs Costa Blanca

Income Bracket	UK Tax Rate	Costa Blanca (Spain) Tax Rate
Up to £12,570	20%	19%
£12,571 - £50,270	20%	24%
£50,271 - £150,000	40%	30-45%
Above £150,000	45%	47%

✓ The UK has a tax-free personal allowance of £12,570. In Spain, there are also generous deductions and allowances, particularly for families.

CHAPTER
05

**PROPERTY TAX
(COUNCIL TAX
VS IBI)**



Tax Type	UK	Costa Blanca
Council Tax / IBI	£1,500/year	€500 (£430)/year

✓ Spanish property tax (IBI) is significantly lower than UK council tax!

CHAPTER 06

INHERITANCE TAX – BIG SAVINGS IN SPAIN

One of the biggest tax advantages of moving to the Costa Blanca? The huge reductions on inheritance tax.

UK Inheritance Tax

- 40% tax on anything over £325,000 (or £500,000 if a family home is passed to direct descendants).
- Example: If you inherit £500,000, your tax bill is £70,000.

Costa Blanca Inheritance Tax (Valencian Region)

- 99% reduction on the inheritance tax bill for spouses and children after standard deductions!
- Example: If you inherit €500,000 (£430,000), your tax bill could be as little as €500 (£430).

Inheritance Scenario	UK Tax Bill	Costa Blanca Tax Bill
£500,000 to a spouse	£0 (spouse exemption)	€500 (£430) (99% reduction)
£500,000 to two children	£70,000 (after £500,000 allowance)	€500 (£430) per child

✓ If you plan to leave assets to your family, Spain is much more tax-friendly



CHAPTER 07

Healthcare – Spain Wins Again!

Healthcare	UK	Costa Blanca
Public Healthcare	Free (NHS, but long waits)	Free (highly rated system, shorter waits)
Private Insurance	£1,200/year	€600 (£515)/year

✓ Spanish healthcare ranks higher than the UK, with shorter waiting times and excellent facilities.

CHAPTER
08

The Lifestyle Upgrade – What’s It Like Living on the Costa Blanca?

Aspect	UK	Costa Blanca
Days of Sunshine	100-150 per year	300+ per year
Beaches	Limited, weather-dependent	Pristine, year-round
Outdoor Activities	Seasonal, rain-limited	Golf, hiking, water sports all year

✔ More sunshine, more outdoor fun, and a healthier lifestyle!

CHAPTER

09

THE BOTTOM LINE – IS MOVING TO THE COSTA BLANCA WORTH IT?



If you want a better quality of life, lower costs, and massive tax savings, moving to the Costa Blanca is a smart choice.

- ✓ Lower property prices and taxes
- ✓ Cheaper cost of living
- ✓ A healthier Mediterranean lifestyle
- ✓ Lower inheritance tax for your family
- ✓ Amazing climate with 300+ days of sunshine
- 🌍 Your dream life in Spain is more affordable than you think.



CHAPTER 10

We're Here to Help – Every Step of the Way!

Since 1981, we've helped over 36,000 families achieve their dream of a home in Spain. We're ready to guide you through the entire process, including:

- 🏠 Property Information & Viewing Trips – Find the perfect home!
- 📄 Visas & Residency – Advice and assistance.
- 🔧 Utilities Setup – Get your home move-in ready.
- 🚚 Moving-In Service – A smooth transition to your new life.
- 👛 Tax & Legal Connections – Access expert advice.
- ☎️ Call us today at 020 8603 0180 or visit [masainternational.com](https://www.masainternational.com) to get started!

Sources:

UK House Price Index (March 2023): gov.uk

Cost of Living Data: Numbeo

Inheritance Tax Spain: Davies Solicitors

Healthcare Comparison: Expatica

Retirement & Savings: ExpatNetwork