

Final Transcript Linda & Brian Expats 8/9/23

VC: Hello, I'm Vanessas Corwin

KK: And I'm Kathleen Kaan

VC: There are over 8 million American expats living abroad. While many think about doing this, our guests today are among those who actually left the United States to live abroad. A native Floridian, Linda Moran has lived in many different countries over the course of her life. And now, she and husband Brian Cook are currently residing in Valencia, Spain. And we will be talking to them about their life as expats. So, guys, welcome to the podcast. Thank you for joining us on our very first international podcast.

BC: Thank you for having us.

VC: OK, so let's start from the beginning. Tell us what made you decide to move out of the US. Did the political situation at the time have anything to do with it?

BC: Of course, it did.

LM: Yes, it did, big time.

BC: It was frustrating. Just to put it mildly.

LM: It was very frustrating. I remember little things started happening. We started noticing that the racist cat had been let out of the bag which was probably always there but it was quieter because it was not bold while Obama was president. Like, this is getting crazy here. Before we never had... I can honestly say that before, whenever Brian would go...his parents live in Pompano, his family, whenever Brian would have to drive to Pompano in the car by himself I always worried that he would get pulled over and not make it home. This was always in my mind.

VC: And has that happened to you, Brian?

LM: No, he never got pulled over. He's a good driver.

KK: But it doesn't matter these days. I heard an expression I never heard before, driving Black.

VC: Driving while Black.

LM: We had a Mercedes so what are they gonna think in Florida when they see a guy with dreadlocks in a Mercedes so they're gonna pull him over.

BC: In South Florida for the longest time the police were racially profiling...they've been doing this for the longest... I'm one of the lucky ones because I guess I walk around with a smile on my face and I have lighter skin so I can kind of like sidestep the issue even though I have dreadlocks. Normally, that's like honey for bears. At any rate, we went to Barcelona first and I thought, hey, this could work. Maybe let's try Madrid and see what happens

and the following year we went to Madrid to try that out, see how it worked and long story short it was a nice trip but we were sick, like most of the time.

KK: Was that Covid or before Covid?

BC: Oh, this is way before Covid.

LM: Once we realized the minute we got back, as sick as we were in Madrid we would rather be in Europe.

VC: How did you choose Valencia? Did you go there, did you make another trip to check it out? How did that come about?

LM: No. We started doing research. My niece Tina had a little bit to do with that. She kept on saying I think you'll like Valencia better, it's smaller, and then we read it's going to be more affordable and we read some very good things about it. So, we said, what the hell, once we get there if we don't like it, we can move. So, we chose Valencia that way. And I wanted to be in a city that's a cosmopolitan mentality, had somewhat of a bigger culture than a town.

BC: It's the third largest city in Spain.

VC: Linda, you had said before that it took you about two years of research and planning once you made that decision. So, what did all of those two years involve?

LM: We sold the house in 2018. We got rid of everything.

VC: Tell us the process. First, we decided to do this. Then we had to get visas, you know, take us through that in a little bit of a timeline.

LM: After we got rid of everything, we got into an apartment. We finally got into an apartment that was compatible with getting this work done. We set up an office in the spare bedroom and just set up our computers and started researching everything. I bought a book that some expat had written about moving to Spain. We learned a lot. We found out that there are several visas you can apply for. There's a retirement visa with a pension, which means you get money from your company. Then there's, your business sends you to Spain, so you are already employed by an American company, or you're employed by a Spanish company and you're an expert in that field and you're the only other, no Spaniard can do it. So, then they'll give you a visa for that too but you have to prove that this company has hired you because you're an expert. And then there's the non-lucrative visa.

VC: That's what you guys have, right?

LM: A non-lucrative visa means you cannot work here. You cannot get a salary. I mean, you can work under the table but if you get caught, you'll get kicked out. So, you have to have X amount of money, I can't remember what it is, you have to have X amount of money in the bank, you are not eligible for the wonderful health care, free health care because you have not paid taxes, you are not from here. So, you have to have proof of private health care, you have to write why you're doing this and where you want to live. After you've gathered all this stuff that

they require—oh, they want proof of financial because they want to make sure you can afford... you have to get all this stuff “apostled” which is...some sort of thing...

BC: Being apostled is like something like getting sealed but for a bigger reason.

LM: We had to go to Tallahassee to do that. They don't do it in West Palm. You've got to get your birth certificate, you've got to have of course a passport, you have to have all these things. And then you make an appointment with the consulate that's closest to you. Each consulate has different requirements. And once you've gathered whatever it is that your consulate wants and the Spanish government wants, you go to whatever consulate that is. Now some people have to travel miles, we were lucky. We only had to go to Miami to present this stuff. Then time passes, and you don't really know how long that's going to be, but it was actually pretty quick, and we received our visas. And you turn in your passport which was the hardest thing for me to do. I'm going.

BC: Once you get your paperwork together you take it to the consulate with the passport, you give it all to them.

LM: They send it all to Madrid

BC: But before they do that then they tell you, 'You've got to leave now, we'll get back to you within ten days, to 30 days,' However long it takes. It was like two weeks. (VC: Oh)

LM: But we had to make sure we had a place to live, not knowing what the time frame was going to take.

KK: Let me ask you this, if they took your passport, they had to give it back to you in order for you to travel...

BC: Yes, they do. OK, when you give it to them and they give it back to you it's with a visa page on it.

VC: So then, now you've got to get a place to live. So how did that happen?

LM: So, we got here and...

BC: Before we got here, we had to arrange an Air BnB.

LM: Yeah, we got an Air BnB

BC: We got one for a month.

LM: And once we got here, this is when we hired Laurence, she's a French woman who helps expats. She's called Expat Services. And she helps you get through this whole nightmare to finally get your residency card. And without her we would not have been able to do it because you have to get appointments at different places. And these appointments are illegally sold and bought to people. We didn't know this. We found that out later. So, let's go back. Once you get your visa and you're in your city and you've got your place of residence you have to get fingerprinted.

BC: First you have to get an appointment to go to a thing so you can get fingerprinted. And that's when we hired Laurence because she's the one who could get us the quickest access to these appointments. (VC: Ah)

LM: I speak Spanish but I know how to ask for a cup of coffee. I don't understand legalese at all. Especially in Spain. It's taken me, after four years I still have a problem with the formality of their language.

VC: Oh, it's very different. Yeah. You know what it is, it's like the difference between British English and American English. I mean it's the same language but it's very different.

LM: It's very different, even more so and also, they talk really fast and nobody speaks English. So then once Laurence got us our appointments, you have to get fingerprinted and all this stuff, you have to get this thing called a patrimonio which is sort of, you become part of the census, the town census, they count you. You've got to get that, you have to Xerox everything three times, by the way. And then you have to get every page, even the empty pages of your passport done. Oh yeah, and when you're in the United States before you get here you also have to have proof that you have never been arrested, blah blah. You got to be a citizen, a good citizen. And you have to get all of this together and it has to get apostled. And it has to be translated into Spanish, also. You have to translate things. Those translations have to be official and documented with stamps. So, then you go through all this rigamarole and you finally get a little card with your picture on it. And again, it's more trying to get appointments, you stand in a lot of lines, a lot of lines, but once you get through it all you're done and you're good for a year. (VC: Aha) A year later you have to go through the whole process again.

VC: So, you have to renew this like every year?

BC: Well, no. The first time that you get here and you get the card, the following year you renew. The next time you renew is two years later. No, it's one, two and two....

LM: We did it twice already.

KK: You've got a visa that's non-lucrative so you can't work. Now what about your health care, do you keep it up in the United States, or that doesn't matter in Spain?

LM: I don't have Medicare, because I didn't pay enough into the system so I already knew I would have to leave the country when I was 65 because it was going to be extraordinarily expensive just to keep myself alive, so that was another reason why we moved. And then Brian didn't have insurance either and just healthcare alone costs a fortune. Sorry I left that out at the beginning. That was a major deciding factor. So, I had no insurance to keep. Now different expats say different things. Some expats tell you it depends on if you plan to move back because if you plan to move back, you'd better keep your Medicare.

KK: Right, that makes sense. But even if you planned to move back and you had Medicare, that is not going to help you in Spain. Correct?

LM: Not at all. Not at all. We have to have totally, it's like getting Blue Cross/Blue Shield for an individual in the States.

BC: You have to get it while you are in the process of getting your visa. You have to have all of that prepared before you leave.

KK: Now how did you find the apartment you're living in now? Are you renting it?

LM: Laurence helped us. She led us to a real estate agent. Now this is tricky as well. It's standard practice in Spain when you are not a citizen and you don't have a work contract which we don't have because we're here on a non-lucrative. So, Laurence sent us to a real estate agent that she liked and we went with them to several places. And we had to put down six months' rent plus the first and last. So, it ended up being six, seven, nine months' rent. (VC: In advance) You've got to have that cash. And the real estate agent wants a month's rent.

VC: That's what they get. Yeah,

LM: Your up front is expensive. (VC: Sure.) Real estate here are much cheaper. The other thing I wanted to tell you about is healthcare. Even though we have private insurance. what I paid, for my insurance alone, with my Blue Cross Blue Shield in the United States, was more expensive than private insurance here for both of us with a full plan. I said we should get a full plan. This also covers us if we go back to the States to visit. It has all the bells and whistles if we go out of network. We have to pay very little. We don't pay a co-pay for any doctor that's within network and medication here is dirt cheap. Even with private insurance we're coming out way, way ahead financially.

VC: Wow, that's great. That is amazing.

LM: That is the perks. The negative is real estate, to get a place. Some people—OK, to buy an apartment here you have to buy cash because you don't have the work contract to get a mortgage. So, forget that unless you can buy an apartment outright. Some people advise not to buy. We didn't want to buy because we're not sure if we want to stay in Valencia or not. We are going to stay in Spain. So that's the real estate situation. Landlords don't trust you and you will not trust your landlord. And it is advisable to start learning about local laws because your landlord will rip you off. And here they see an American, ka-ching, ka-ching, we're gonna rip you off and that's the way it is, unfortunately. I did not expect that. I thought my people would be different. I'm Spanish, I have family in Spain, Be nice to me, now!

VC: Now what about taxes? Do you pay Spanish taxes, American taxes? Both? None of the above? How does that work for you?

LM: This was something nobody told us at the beginning. So, this is one of the surprises when you get here. After 150-something days, I think it is, you have to give a declaration of wealth, is that what it's called? And then you go through the process of filing. And that was during the pandemic that we went through that. We couldn't leave our apartment which made it all very difficult.

KK: What's the hospitalization there, God forbid you got sick! Did you feel safe? If you needed...

LM: Oh, the healthcare in Spain is very good. The Spanish population is amazing. They have a very high life expectancy rate and they smoke and drink like it's going out of style. I am amazed. I don't know how they do it but they do. You see little old ladies, 95 years old smoking cigarettes like, no tomorrow. You can attribute this to two things. One is an excellent healthcare. Spain is known for that. And two, family values.

KK: You're telling us all these great joys of living in Spain. Other than when you first had to do the visas and everything, can you tell us some of the challenges?

LM: Apartments are a challenge. If you're coming from suburbia, suburban America, you're going to find that apartments here are made like shit. They're noisy, the walls are all paper thin. We hear everything. If somebody coughs in the street, I can hear it. This is not a vacation destination, so August comes and if we get sick, we can't call a doctor because they're on vacation.

VC: Another question that we're interested to know, our podcast is audio only so people don't know what you guys look like. You are a mixed couple, and Brian, can you talk a bit about your experiences as a Black American living in Spain as opposed to living in the United States?

BC: In the words of an umpire, safe! (VC Laugh, KK wow). That's the short answer. The longer not-so-long answer would be, the thing that I like about being here is in the States I'm a Black American. Every other ethnicity or race in America, they are whatever race they are first, then American, except for Caucasians. So over here I'm considered an American who happens to be Black. It sounds like it's really small but it's extremely noticeable for me walking the streets. I can walk past cops; they look through me. When I walk in a store I don't get followed. In fact, they don't come up to help us unless we go to them. We have to chase them down.

KK: It sounds like you guys are not considering coming back to the United States. But what is next?

LM: We're thinking of moving to Palma. Simply because, Valencia is a nice city and we've made friends here, and we're established which is the argument for staying. But the argument for going is that during the pandemic I did not realize how much I was going to miss nature. This is such a big city, we don't drive, Brian's in the process of getting a driver's license. By the way, that's another thing... I'm going to tell you two things now, to change the subject really quick. Two other things that people need to know before they move here. An American driver's license will no longer be of any use to you after 150 days, 158 days. So, you are going to have to get a Spanish driver's license to rent a car. Once that happens... and the second thing is that if you have a brokerage account in the United States, it's very important for expats to know, find out what their rules are if you move overseas. We did not know. I had my stocks and my portfolio in a managed account at Morgan Stanley. They did not tell me anything. When we got here after two and a half years, they told me I had to change to an international account. We were lucky that we found a bank here that we can put in dollars. That turned out to be good, but it's complicated. All of this was a major headache. Then they did not tell me that there is a limit to how many funds I

can have in that account. That's another reason why I can't buy anything here at this moment unless I change brokerage. So, these are things you have to know before you come here. It's A, you are going to have to dish out a lot of money up front. You're going to have to after you're here five years you can be permanent residents. Next time we renew our little card we won't have to do it for another five years, and then we can apply for citizenship. As far as the world is concerned, we can move to Italy, we can move anywhere in the EU without a problem come March. (VC: But you're saying you...) And then we can get public healthcare. We're EU citizens.

VC: Great. So, you're saying you'd like to stay in Spain in terms of living. Would anything make you guys want to live back in the States again?

LM: Maybe if Ron De Sante disappeared from the face of the earth and we went back to being a modern place, maybe, but no, it's too expensive. Plain and simple, I cannot afford to move back. It's plain, that simple.

KK: You can always come and visit.

LM: I have no desire to even visit.

KK: Really?

LM: None. I don't miss American culture at all.

KK: Brian, would you go back just to visit family?

BC: Well, that's what What's App is for! I can limit the time that I'm around. I mean in What's App you have a camera; you can use the camera to talk face to face as well. What's App, Zoom, Signal, Messenger. You can even do it on Instagram. There are so many ways to talk to people.

VC: You guys have been terrific. This was so informative and wow, like who knew that there was so much involved in making this kind of a decision so obviously you have to be really committed to do it.

LM: Oh yeah. I wish I was even more... I wish I had known the things I was supposed to know beforehand. The surprises, I mean like the taxes, I didn't know, we're sitting in the pandemic and this girl says, "you know, you have to pay taxes." And I'm like, what??

KK: If there's anybody out there even considering leaving the States you gave them a whole bunch of food for thought.

END