

# Costa Rica Residency Path Picker

Three legal paths to residency for Canadians — side-by-side, with the real income or capital each route requires.

Pensionado	Rentista	Inversionista
Best for retirees with a government / company pension	Best for those with investment / rental income but no pension yet	Best for buyers willing to invest in CR real estate or business
<b>Income Test</b>	<b>Income Test</b>	<b>Capital Test</b>
USD \$1,000/month lifetime pension, guaranteed by gov't or large company (CPP, OAS, pension fund OK)	USD \$2,500/month for 2 yrs OR USD \$60,000 deposited in approved CR bank (drawn down at \$2,500/mo)	USD \$150,000 minimum invested in CR real estate, registered business, or government-approved project
<b>Spouse + Dependents</b>	<b>Spouse + Dependents</b>	<b>Spouse + Dependents</b>
Included on the same application — no extra income required	Included on the same deposit — no extra capital required	Included on the same investment — no extra capital required
<b>Min. Days in CR / Year</b>	<b>Min. Days in CR / Year</b>	<b>Min. Days in CR / Year</b>
1 day per year (DIMEX renewal trip)	1 day per year (DIMEX renewal trip)	1 day per year (DIMEX renewal trip)
<b>Path to Permanent</b>	<b>Path to Permanent</b>	<b>Path to Permanent</b>
3 yrs temporary → permanent residency	3 yrs temporary → permanent residency	3 yrs temporary → permanent residency

## Realistic Timeline (filing → cédula in hand)

4–8 months for first DIMEX (temporary residency card) once the file is filed correctly. 9–14 months for slower regional offices or incomplete file packages. Working with a CR immigration attorney shortens by 2–3 months and avoids the most common rejection cause: missing or wrong-format apostilled birth certificate, marriage certificate, or RCMP background check.

### WHY BOTHER WITH RESIDENCY AT ALL

Three concrete reasons: (1) Caja public health system at ~\$70/month/person — same coverage as private but a fraction of cost. (2) No more 90-day border-runs to maintain tourist status. (3) Easier banking — many CR banks now require DIMEX for accounts above \$10,000 USD. Buying real estate doesn't require residency, but living here long-term almost always does.