

Veni | Vidi | Vici

Your guide to conquering retirement in Italy

CaesarTheDay
Expat Life
Planning

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The Journey Begins

Benvenuti! I'm so glad you're here.

Whether you're actively plotting your great escape or just quietly daydreaming from your office chair, I'm glad you're here. *Veni, Vidi, Vici* is more than just a catchy title—it's a mindset shift. This newsletter is your monthly dispatch from the other side of the decision to leave behind "just getting by" and instead build a life that feels like living.

For me, that journey started years ago. I've visited Italy more times than I can count, explored it with my kids, wandered its cities solo, and even called Rome home for a stretch while working in consulting. That time sealed the deal. The pace, the people, the priorities—it all stuck with me. And now, my family and I are laying the groundwork to make Italy our permanent home.



Each month, this newsletter will take you deep into one Italian region. Not the glossy magazine version—this is the practical, honest, retiree-focused view: real estate, cost of living, climate quirks, walkability, healthcare, community, and what it actually feels like to live there. You'll also get one must-know tip each issue to help you with the logistics of retiring or relocating abroad—from cutting U.S. tax ties to navigating Italian bureaucracy.

This month, we start with Liguria—the region we chose as our home base, and for good reason.

So settle in, pour a glass of something Italian, and let's seize the day—one region at a time.

-Cesare

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A Deep Dive Into Liguria

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Liguria: The Italian Riviera with Substance, Not Just Style

When people ask where in Italy we're planning to move, and I say Liguria, I usually get one of two reactions. Either a dreamy smile and a soft "Ahhh, the Italian Riviera," or a blank stare followed by, "Wait—where is that again?"

Let me clear that up. Liguria is that elegant, narrow ribbon of land hugging the northwestern coast of Italy, stretching from the French border all the way to Tuscany. It's a place where the mountains seem to fall straight into the sea, where trains trace the coastline like veins through a living map, and where pastel fishing villages coexist with port cities that hum with history and authenticity.

But this region isn't just beautiful. It's strategic. It's livable. It's grounded. It's the place my family and I chose—not because it's trendy or cheap, but because it checks every box we care about: walkability, healthcare, culture, food, scenery, infrastructure, and connection to the rest of Italy and Europe.

Where is Liguria?

Tucked between the Ligurian Sea and the Apennine mountains, Liguria is a slender, crescent-shaped region in northwest Italy. It stretches from the French border in the west to the edge of Tuscany in the east, hugging the Mediterranean for about 220 miles of cliff-lined coast, harbor towns, and terraced hillsides. To the north, it borders Piedmont; to the east, Emilia-Romagna. At its heart is **Genoa (Genova)**, the region's gritty, fascinating capital—a historic maritime giant that still serves as a cultural and logistical anchor.

If you've heard of Liguria, it's probably because of the **Cinque Terre**—those five cliff-hugging villages that have become Instagram legends. And fair enough—they're spectacular. But the truth is, most travelers never venture further north than Monterosso. They miss everything else Liguria has to offer: the wide beaches and Liberty-era elegance of Sanremo, the medieval towers of Albenga, the food-forward charm of Finalborgo, and the cosmopolitan undercurrent of Genoa.

Liguria is the kind of place that doesn't try to impress you—it just quietly is impressive. You won't find a massive expat community waving flags and drinking mimosas every Sunday. What you will find are real Italians living real lives—and the opportunity to carve out a new one of your own.

We're kicking off the regional series here not just because it's where we'll land, but because it represents the balance so many of us are looking for in retirement: between beauty and function, escape and stability, fantasy and reality.

So whether you're curious about seaside towns like Camogli, Santa Margherita, or Sanremo, want to know what a one-bedroom apartment in Albenga costs, or are wondering if Liguria's steep cliffs mean you'll need a stairlift to reach your espresso—this issue is for you.

So...like a big bowl of pesto pasta: Let's dig in.





Beyond Cinque Terre

The region is commonly divided into three distinct sections:

- **Ponente** (the western Riviera), which includes Sanremo, Imperia, Albenga, Finale Ligure, and extends to Savona;
- **Levante** (the eastern Riviera), running from Genoa to La Spezia, including Portofino, Camogli, the Cinque Terre, and the Gulf of Poets;
- **And Genoa/Savona**, the urban core that bridges east and west, and connects you to the rest of northern Italy.

This isn't some remote, hard-to-reach paradise. Thanks to the A10 Autostrada, you can drive from the French border to Genoa in about an hour. From there, you're on direct highways to Milan, Turin, and Pisa. The coastal train line zips you up and down the region, making car-free life not only possible—but actually enjoyable.

Liguria is beautiful, yes—but it's also livable. It's not fantasy Italy. It's the kind of place where you can put down real roots, sip local wine on your own terrace, and catch a direct train to Milan when you feel like shaking things up.

Climate Snapshot

- **Ponente (West):** More sun, milder winters, less humidity. Towns like Sanremo benefit from microclimates that allow for palm trees and beach days year-round.
- **Genoa/Savona:** A little cooler, windier, and more urban. You'll feel the mountains more here, and winter rains are common.
- **Levante (East):** Warmer summers, a little more humidity, and more lush vegetation. Great for wine, olives, and garden lovers.



City by City: Exploring Liguria in Full



Sanremo

Known as the “City of Flowers,” Sanremo exudes a kind of low-key elegance, with palm-lined promenades and pastel villas that speak to its Belle Époque heyday. The old town—La Pigna—twists upward in a series of covered alleyways and stone staircases, while the modern town sprawls gently toward the sea. Sanremo’s climate is a major draw: protected by mountains and kissed by the sea, it’s mild year-round. You’ll find international residents, a laid-back vibe, a fantastic farmers’ market, and some surprisingly affordable apartments just inland or up the hill. The famous music festival brings some flash, but the city remains grounded in local life.



Imperia

A working town made up of two formerly separate cities—Oneglia and Porto Maurizio—Imperia feels more authentic than glamorous. There are sandy beaches, a lively marina, and excellent food markets. Oneglia is industrial and full of olive oil factories (including the renowned Fratelli Carli), while Porto Maurizio is more historic and charming. It’s not overly touristy, which means real estate prices are more down-to-earth and the expat presence is small but growing. If you want community, walkability, and a slower pace, Imperia is one to watch.



Finale Ligure

A blend of beachy elegance and old-world charm, Finale Ligure is a favorite among Italians—but still somewhat under the radar for foreigners. Its historic center, Finalborgo, is a walled medieval village with artisan shops and quiet cobblestone streets. The waterfront is lively, clean, and surprisingly cosmopolitan in summer. Finale is also a mountain biking hub, so there’s a slightly sporty, outdoor edge to the place. You’ll find a balance here: access to nature, a sense of history, and solid infrastructure without the tourist crush of Cinque Terre.



Albenga

Albenga is one of Liguria’s most underrated cities. Its medieval old town is rich with towers, Roman ruins, and wide piazzas that still feel untouched by mass tourism. It has a strong agricultural tradition (artichokes and aromatic herbs are famous here), and a growing food scene with serious local pride. The beach area is a bit less polished, but prices are lower than in the more glamorous towns nearby. If you’re looking for a mix of cultural depth and affordability, Albenga delivers.



Savona

Often overlooked, Savona is a working port town with real Italian grit. But it’s also quietly beautiful, with a compact historic center, elegant buildings, and a walkable waterfront. It’s ideal for retirees who want urban convenience without big-city intensity. Trains from Savona make it easy to explore east or west, and prices here are considerably lower than nearby resort towns. You’ll also find better rental options and fewer tourists clogging the piazzas.



Camogli

Camogli is the kind of town you fall for hard. Candy-colored buildings crowd a small harbor where fishing boats still outnumber yachts. It’s romantic, serene, and tightly knit—there’s a strong local identity here. Life moves slowly. You walk everywhere. The town swells a bit in summer but never loses its soul. Real estate is expensive and limited, but you can look at neighboring Recco or Sori for similar vibes with lower price tags.

City by City: Exploring Liguria in Full



Santa Margherita Ligure

Glamorous but livable, Santa Margherita is where Liguria shows off. Think stylish cafés, well-kept promenades, and a yacht scene that's less pretentious than Portofino. But beneath the surface, it's still very much a functioning Italian town, with bakeries, butchers, and schools right alongside the boutiques. The expat presence is small but growing, and retirees love the walkability, marina, and connections to both Genoa and the coast.



Portofino

Portofino is more legend than town. It's gorgeous—no doubt—but also wildly expensive and mostly seasonal. Unless you have millions and enjoy being surrounded by day-trippers from cruise ships, it's not the place to settle. But it's a nice place to visit... and name-drop. But in winter, when most stores are shuttered, and only a few restaurants are opened, you can have the place to yourself. And if you ever want a permanent home in Portofino - the cemetery behind the San Giorgio Church has the best views in town.



Cinque Terre

Monterosso, Vernazza, Corniglia, Manarola and Riomaggiore. These five cliff-hugging villages are Italy's Instagram darlings. Each is beautiful in its own way, with colorful facades, scenic hikes, and tight alleyways. But living here year-round is another story. The tourism pressure is intense for much of the year, and housing is scarce. Still, nearby towns like Levanto or Bonassola offer a quieter base with the same sea-meets-hills magic and better train links.



La Spezia

Often dismissed as just a port city, La Spezia is an absolute gem for retirees. It has a real urban feel, great public transport, excellent healthcare facilities, and a strong local identity. It's far more affordable than the flashy towns nearby and offers a strategic base to explore the Gulf of Poets or jump on a train to Florence or Pisa. The city has a university, a naval base, and a long maritime history, but also art museums, botanical gardens, and a thriving food scene.



Gulf of Poets (Lerici, Tellaro, Portovenere)

This stretch of coastline is pure romance. Byron and Shelley weren't wrong—this place still inspires. Lerici is elegant and understated, with a castle and a beach promenade that feels like something out of a 19th-century novel. Tellaro is quieter, perched dramatically over the sea. Portovenere is arguably the most picturesque, with technicolor houses lining the harbor and ferries zipping over to Palmaria Island. These towns aren't cheap, but they offer a quieter, literary alternative to the Cinque Terre frenzy.

The Autostrada Advantage



Liguria may be squeezed between sea and mountains, but don't think of it as isolated. The A10 Autostrada runs like a backbone through the entire region—from the French border near Ventimiglia, through Sanremo, Imperia, Albenga, and Finale Ligure, past Savona and Genoa—all the way to La Spezia and beyond. In just over an hour, you can drive from France to Genoa. From there, the A7 and A12 motorways shoot you north to Milan, Turin, and Pisa, connecting Liguria to Italy's economic and cultural centers. Combine that with Italy's excellent regional train network and you've got mobility without madness—whether you're renting a car or riding the rails.



Genova: The Port City With a Soul

Genoa—Genova to Italians—isn’t the kind of city that charms you with clean lines and polished surfaces. It doesn’t flirt. It doesn’t sell itself with Instagram filters or Tuscan-style fantasy. Instead, it dares you to look deeper. To get lost in its shadows, then turn a corner and stumble onto light.

And if you give it time, Genoa rewards you with something far more satisfying than postcard perfection—it offers authenticity.

Located smack in the center of Liguria’s crescent-shaped coastline, Genoa has long been a gateway to the sea. This was once one of Europe’s great maritime republics, a fierce rival to Venice, Florence, and Pisa. Its ships ruled the western Mediterranean, its bankers financed empires, and its merchants brought spices, silk, and stories from every corner of the known world. Christopher Columbus was born here—not that the Genovese brag about it much. They’ve always preferred substance to spectacle.

Today, Genoa still feels like a city of layers—literal and metaphorical. The historic center, one of the largest and most complex medieval quarters in Europe, is a labyrinth of narrow alleyways known as caruggi. These streets aren’t polished—they’re raw, lived-in, and full of stories. Laundry flaps overhead. Vespa engines echo off the walls. Old men play cards in smoky bars. Students crowd pizzerias near the university. A small boutique may sit next to a kebab shop next to a Romanesque church, and it all just... works.

But walk uphill, and the city opens up. Via Garibaldi, lined with stunning Renaissance palazzi, is a UNESCO World Heritage site. These were once the homes of Genoa’s elite—and many still are, though several have been turned into world-class museums. Palazzo Rosso, Palazzo Bianco, and Palazzo Doria Tursi house impressive art collections, and you’ll often have them to yourself.

The Old Port (Porto Antico), redesigned in the 1990s by architect Renzo Piano (a Genovese himself), is a pedestrian-friendly hub where locals and visitors mix. You’ll find the Aquarium of Genoa (Italy’s largest), open-air cafes, a maritime museum, and views out to the Ligurian Sea. It’s a great place to breathe, especially after time spent in the tight tangle of the old town.

But Genoa is still very much a working city, and it doesn’t go out of its way to be pretty. That’s exactly why it’s worth your attention—especially if you’re thinking about living here.



Living in Genoa: The Practical Side

As a place to retire or base yourself long-term, Genoa offers what many of Italy's more touristed cities can't: real urban infrastructure, affordable housing, walkability, and culture without the crowds.

The public transit system is solid. You've got buses, funiculars, elevators (yes, vertical ones that take you up the city's steep hills), and regional trains that link you to Milan, Turin, Florence, and the rest of Liguria. The Genova Cristoforo Colombo Airport is small but functional, with connections to major European hubs.

Real estate is shockingly affordable for a city of this size and history. You can find apartments in the city center or hill districts for under €200,000—sometimes far less. Neighborhoods like Castelletto, Albaro, and Boccadasse offer charm, views, and relative quiet just outside the bustle. Boccadasse, in particular, feels like a small fishing village folded into the city—colorful buildings, pebbled beaches, and seaside trattorias with handwritten menus.

There are large hospitals, both public and private, with a full range of medical services. The healthcare infrastructure here is strong, and for expats eligible for the Italian national system (SSN), Genoa delivers real peace of mind.

The cost of living is lower than Milan or Florence, but the quality of life is surprisingly high. You can walk to markets, bakeries, parks, and theaters. Opera lovers will find a home at Teatro Carlo Felice. If you're into architecture, music, or food—Genoa doesn't disappoint.

The Vibe: Grit Meets Grandeur

Genoa has a quiet confidence. It doesn't chase tourists, and it doesn't need to. That means you can live a local life here without constantly bumping into tour groups or seasonal crowds. There's a sense of rhythm in the city—morning markets, mid-morning coffee rituals, long lunches, early evenings on the promenade.

It's a great place for those who want to live in Italy as it really is. A city where you can blend in, build community, and still have access to great food, excellent healthcare, and culture without needing a car or a country house.

Of course, it's not for everyone. If you want quiet village life or rolling vineyards, Genoa will feel too big, too loud, too urban. But if you like cities—ones with real history, edge, and character—you might find yourself unexpectedly at home here.



Wine, Food & Culture Highlights

Pigato, pesto, focaccia, and the soulful simplicity of Ligurian life.

Liguria is a place where food and culture aren't separate ideas—they're part of the same daily rhythm. It's not just about eating well; it's about how you shop, when you eat, and who you eat with. This region isn't flashy about its cuisine, but once you're in, you'll wonder why more people don't talk about it with the same reverence they give to Tuscany or Emilia-Romagna.

Let's start with the obvious: pesto. This is its birthplace. But forget the jarred version you've had at home. True pesto alla Genovese is bright, garlicky, herbaceous, and made from D.O.P. basil grown only in the Genovese hills, crushed slowly with pine nuts, Parmigiano-Reggiano, pecorino, garlic, and Ligurian olive oil. It's traditionally paired with trofie, a hand-rolled, short twisted pasta that holds the sauce like it was designed for it—because it was.

Focaccia here is a religion. Not the airy, thick version found elsewhere, but thin, golden, and glistening with olive oil. It's salty, crusty, chewy in the middle, and eaten for breakfast by locals who dip it in cappuccino without shame. In Recco, just east of Genoa, you'll find the even more decadent focaccia di Recco, a thin double layer of dough filled with molten cheese—stracchino, to be exact. If you haven't tried it, you're missing one of Italy's best-kept culinary secrets.



The sea, of course, defines much of Ligurian cuisine. Anchovies (acciughe) from Monterosso are cured and served in olive oil or layered into savory pies. Baccalà, or salted cod, is often slow-cooked with potatoes, olives, and capers. Mussels (cozze) and clams (vongole) are pulled fresh from the Gulf of La Spezia and tossed into pasta or steamed with herbs. And nearly every seaside town has its own take on frutti di mare, sometimes grilled, sometimes baked, sometimes just kissed with lemon.

But Liguria isn't all seafood and carbs. Inland, you'll find a strong tradition of vegetable-based dishes, driven by history and terrain. Torta Pasqualina, a savory pie filled with chard, eggs, and ricotta, is a staple at Easter. Farinata, a flat pancake made from chickpea flour, is served hot and crisp from wood-fired ovens, often alongside a glass of local wine in a no-frills bar.

Speaking of wine—Liguria's production is small but mighty. Because of the narrow, terraced landscape, most vineyards here are planted by hand, often on hills that seem to defy gravity. This isn't industrial winemaking; it's labor-intensive, local, and proud.

Veni | Vidi | Vino



Pigato

A crisp, floral white from the western Riviera (Ponente). Excellent with seafood and pesto.



Vermentino

Grown throughout Liguria, but especially strong in the eastern Riviera (Levante). A fuller-bodied white with a mineral, herbal edge. Wife's favorite!



Rosesse di Dolceacqua

A light, slightly peppery red from the hills inland from Ventimiglia. Perfect for grilled meats or rich vegetable dishes.



Sciacchetrà

A rare, golden dessert wine made in the Cinque Terre—intensely aromatic, and a beautiful finish to any Ligurian meal.

Culture in Liguria runs deeper than food and wine. It's in the way people gather—on benches facing the sea, in cafés at 10 a.m., in family-owned shops where your name matters more than your credit card. It's in the patron saint festivals that still bring villages to a halt, the old men who argue politics under marble arcades, and the women who still hand-roll pasta in side streets while gossiping with neighbors.

There's a strong sense of preservation here—not just of food traditions, but of a way of life. And for retirees or expats looking for a place that values time over urgency, meals over meetings, and being over doing, Liguria offers more than just great wine and pesto. It offers a reset. A return to something slower, simpler, and—dare we say—better.



Trofie al Pesto Genovese

A true Ligurian classic. No cream. No shortcuts. Just tradition.

This dish is pure Liguria: bright, herbaceous, and grounded in local ingredients. It's what you'd eat in a seaside trattoria in Camogli, or at a family table in the hills above Genoa. Best served with a glass of Pigato or Vermentino and a view of something beautiful.

Ingredients (serves 4)

- 400g trofie pasta (fresh if you can manage to master the hand motion; dried is fine)
- 50g fresh basil leaves (preferably Genovese D.O.P.)
- 1 small clove garlic
- 30g pine nuts
- 50g Parmigiano Reggiano, grated
- 30g Pecorino, grated
- 100ml extra virgin olive oil (Liguria is ideal—light and fruity)
- Salt to taste
- Optional but this is traditional in Liguria: 1 small boiled potato, diced + handful of green beans, cut into 2-inch pieces.

Method:

1. Make the pesto

In a mortar and pestle (or a food processor if you must), crush the garlic and pine nuts into a paste. Add the basil gradually, pounding until smooth and aromatic. Stir in the cheeses, then slowly drizzle in olive oil until it forms a creamy sauce. *Don't overheat the basil—it bruises easily and turns bitter.*

2. Cook the pasta

Bring a large pot of salted water to a boil. Add the pasta—and if using, the potato and green beans—at the same time. Cook until al dente (usually 10–12 minutes for dried trofie).

3. Combine

Drain, reserving a bit of cooking water. Toss the pasta and vegetables with the pesto in a large bowl, adding a splash of pasta water if needed to loosen the sauce.

4. Serve immediately, garnished with a bit more Parmigiano and a drizzle of olive oil. And a few basil leaves to make it extra fancy!



Farinata (Chickpea Pancake)

If focaccia is Liguria's most famous export, farinata is its cult favorite. Made from just chickpea flour, water, olive oil, and salt, this golden pancake is crisp on the outside, tender in the middle, and packed with rustic flavor. You'll find it in bakeries and street stalls across the coast—often served piping hot on a scrap of paper, eaten with your hands, and chased with a glass of local white wine. Simple? Yes. Boring? Never. This is Ligurian comfort food, born from the sea and the soil.

Ingredients

- 100g (3/4 cup) chickpea flour
- 300ml (1 1/4 cups) water
- 2 tbsp extra virgin olive oil, plus more for the pan
- 1/2 tsp salt
- Optional: rosemary or cracked black pepper

Method:

1. Mix chickpea flour, water, salt, and 2 tbsp olive oil. Let rest for 30–60 mins.
2. Preheat oven to 220°C / 425°F. Heat a cast-iron or oven-safe pan with a splash of olive oil until hot.
3. Pour in batter, spread thin, sprinkle with rosemary or pepper.
4. Bake for 20–25 mins until golden and crisp at the edges.
5. Slice into wedges and eat hot—ideally with a glass of Pigato.

Ligurians like to combine their love of Farinata with the Focaccia by making it into a sandwich.

CAESAR'S TIP

Never heat pesto directly on the stove - it kills the fresh, herbal punch. Toss it gently in a bowl while pasta is still hot.





Healthcare & Infrastructure Rundown

Hospitals, clinics, and services retirees need to feel secure.

One of the smartest, least romanticized reasons to choose Italy for retirement is this: healthcare that won't bankrupt you. Liguria, in particular, offers a strong, well-distributed public health system, a mix of public and private options, and a surprisingly high standard of care for a fraction of U.S. costs.

Let's break it down.

Public Healthcare (Servizio Sanitario Nazionale - SSN)

Italy's public healthcare system is ranked among the best in the world, and Liguria is no exception. As a legal resident, you'll be eligible to enroll in the SSN either for free (if you meet specific criteria like being an EU citizen or on a pension), or for an annual fee (typically around €1,500 per person if you're early-retired and not yet drawing a pension). That's not per month—that's per year.

Once enrolled, you'll be assigned a local general practitioner (medico di base) who acts as your gatekeeper for referrals and prescriptions. Visits are typically free. Medications are subsidized. Lab tests, diagnostics, and specialist appointments carry a small co-pay or are fully covered depending on your income and region.

Liguria is well-equipped with public hospitals and ASL (local health authority) clinics in every major city and province. Cities like Genoa, La Spezia, Savona, and Imperia have large regional hospitals that handle emergency, surgical, and specialized care. Even smaller towns like Albenga and Sanremo have hospitals with full emergency services and outpatient clinics.

Private Options: Because Sometimes You Want to Skip the Line

If you prefer faster access or English-speaking doctors, private healthcare is widely available and extremely affordable by U.S. standards. A private specialist appointment might cost €80–150 out of pocket. Many retirees choose to mix public and private services: use SSN for most needs, and go private for speed or convenience.

You can also purchase private insurance to cover private hospitals, international coverage, or to bridge the gap while waiting to qualify for SSN. Plans range from €1,000–2,500/year depending on age and coverage level. Major international providers (like Allianz or Cigna) operate in Italy, along with local ones like UniSalute.

Top Facilities in Liguria

- **Ospedale San Martino** – Genoa: One of the largest hospitals in Italy, a teaching and research hospital with full specializations.
- **Ospedale Galliera** – Genoa: Excellent for geriatrics, cardiology, and surgery.
- **ASL2 – Savona/Albenga**: Covers most of western Liguria; solid general and emergency care.
- **Ospedale Sant'Andrea** – La Spezia: Well-rated hospital serving eastern Liguria and Cinque Terre area.
- **Casa di Cura Villa Montallegro** – Genoa (Private): High-end private hospital with English-speaking staff and short wait times.

The Bottom Line

If you're retiring from the U.S., where even basic care can feel like a financial ambush, Liguria offers a refreshingly sane alternative: high-quality healthcare, functional public infrastructure, and the freedom to live without a car—or fear of a surprise medical bill.

It may not be as flashy as a Chianti vineyard or a cliffside villa, but for long-term peace of mind, Liguria delivers where it counts.



Infrastructure: Trains, Roads & Daily Mobility

One of the biggest lifestyle upgrades when moving to Liguria is this: you can ditch your car—and your road rage—with it.

Most towns and cities in Liguria were built long before cars existed, and it shows—in the best way. Narrow stone alleys, seaside promenades, steep staircases, and pedestrian-friendly historic centers define everyday life here. Whether you're in a village like Camogli or a mid-sized city like La Spezia, it's entirely possible to walk to the market, the café, the pharmacy, and the train station without ever touching a steering wheel. In fact, in many places, a car is more of a hassle than a help.

If you do need to go further—say, to Milan, Florence, or even the airport—the Italian rail system delivers. Liguria's coastal train line is one of the most scenic and practical routes in the country, connecting town after town like pearls on a necklace. Trains run frequently, are reasonably priced, and actually show up on time more often than not. You can go from Ventimiglia to La Spezia, or from Genoa to Milan, without ever dealing with a toll booth or parking ticket.

In larger towns and cities like Genoa, you'll also find buses, funiculars, and even elevators integrated into the public transit system to help you climb the steep hills. Many retirees living in hilltop neighborhoods or coastal towns rely entirely on these systems to get around, and they work—consistently.

Need to run errands? Daily life in Liguria isn't about massive supermarkets and 20-minute drives to the suburbs. It's about neighborhood markets, bakeries, and tiny shops where you learn the names of the owners and they remember how you like your prosciutto sliced. It's a slower, more connected rhythm—and walking is baked into it. You'll walk more here, yes—but you'll also feel better doing it.

And if you absolutely need a car now and then? That's what car-sharing and short-term rentals are for. Most retirees find that owning a car year-round just isn't worth the cost or the parking drama. Not when the autostrade, trains, and ferry lines can take you just about anywhere.

And if you prefer two wheels over four? Liguria is building out a growing network of bike paths, many of which run parallel to the coast and offer jaw-dropping views with every pedal. The Pista Ciclabile del Ponente Ligure, stretching over 24 kilometers between San Lorenzo al Mare and Ospedaletti, is one of Italy's most scenic bike paths—built on a former railway line, it's flat, car-free, and hugs the coastline the entire way. More routes are being expanded east toward Savona and Genoa, with future plans to extend connections throughout the region. For retirees looking for exercise, eco-friendly travel, or just a beautiful way to get around, the bike paths are a massive perk.

Living here, you realize something quickly: mobility in Liguria isn't about speed—it's about ease. And that's a retirement upgrade worth writing home about.

Pista Ciclabile del Ponente Ligure

The Pista Ciclabile del Ponente Ligure is one of Italy's most spectacular bike paths—24 kilometers of smooth, sea-hugging trail built on a former railway line. It stretches from San Lorenzo al Mare to Ospedaletti, passing through old tunnels, lemon groves, and postcard-worthy coastal villages.

Flat, paved, and beginner-friendly

Perfect for biking, walking, or even pushing a gelato-fueled stroller. Rentals and e-bikes available along the route. Benches, beach access, and cafés along the way.

What Does it Actually Cost to Live Here?

Spoiler: It's not Portofino prices—unless you insist on Portofino.

Let's be honest—everyone loves the idea of retiring in Italy... until they start asking, "But what does it cost to actually live there?" Well, here's your answer. Below is a side-by-side snapshot of three very different Ligurian towns: a seaside city with laid-back charm (Imperia), a storybook inland village (Dolceacqua), and the gritty, vibrant capital (Genoa). Same region, wildly different vibes—and price tags to match. This isn't fantasy math. These are real numbers, grounded in what it actually costs to rent, eat, heat, and enjoy your life on the Ligurian coast.



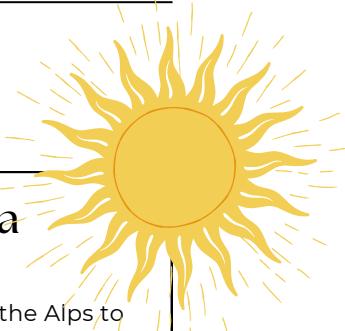
Category	Imperia	Dolceacqua	Genoa
Rent (1-bed apartment, central)	€600–750/month	€450–600/month	€700–900/month
Purchase (€/sqm)	€2,000–2,800	€1,500–2,200	€2,500–3,500
Utilities (Electric/Gas/Water)	€120–160/month	€100–130/month	€140–180/month
Groceries (for 2)	€300–400/month	€250–350/month	€350–450/month
Transportation	Local bus: €1.50/train access	Local bus, but car would be easier	Excellent public transport
Dining Out (2 people)	€40–60 for a decent meal	€30–50 at local trattoria	€50–80 depending on area

Why it Works

- Imperia shows what coastal living looks like without Portofino prices.
- Dolceacqua lets you show inland charm, lower costs, and the “quiet life” option.
- Genoa offers city energy, more rental stock, and urban pros/cons.

For coastal beauty without tourist chaos, Imperia offers great value. (Guess where we're planning to live?) If you want peace, affordability, and don't mind a slower pace, Dolceacqua is a gem. And if walkability, healthcare, and city services matter most—Genoa's your play.

Microclimates Explained



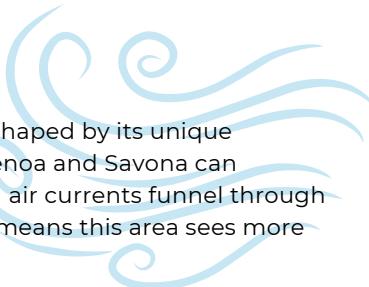
Ponente (Western Liguria): Sanremo, Imperia, Albenga

The Ponente enjoys some of the best year-round weather in northern Italy. Sheltered by the Alps to the north and open to the sea, this area stays mild even in winter. Sanremo's microclimate is almost subtropical—think palm trees, citrus groves, and blue skies in January. Rain is infrequent. Summers are warm but not oppressive, especially with sea breezes. It's a sweet spot for retirees who want warmth without Sicily-level heat. Guess what? This was our #1 reason because we're spoiled little whiny Californians who don't handle rain well.

Genoa/Savona Corridor

This central stretch of Liguria offers a temperate but variable climate, shaped by its unique geography—wedged tightly between the sea and steep inland hills. Genoa and Savona can experience strong coastal winds, especially in the winter months when air currents funnel through the valleys and hit the coastline with force. That same geography also means this area sees more rainfall during winter, especially compared to the drier Ponente.

That said, winters are still relatively mild—snow is rare at sea level—and when the skies clear, you get bright, crisp days perfect for city exploring or seaside walks. Summers are warm and sunny with a bit more humidity than the west, but sea breezes often help balance the heat. For those who want urban convenience, year-round train access, and a dose of city energy with manageable weather, this zone is a solid contender.



Levante (Eastern Liguria): Camogli, Portofino, La Spezia

The Levante gets lush and green for a reason—it sees more rainfall, especially in fall and spring. That said, it's still a Mediterranean climate: warm summers, mild winters, and stunningly fresh sea air. It's ideal if you like greenery and don't mind the occasional storm rolling in from the gulf. La Spezia and the Gulf of Poets tend to be warmer and more humid than the Ponente.



Sanremo flower parade - March 2024



Cloudy, yet gorgeous Camogli

Pros & Cons for Retirees

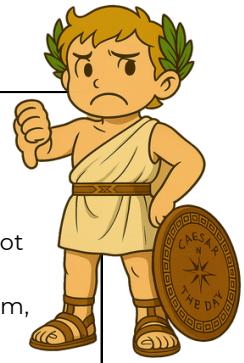


PROS:

- ✓ Incredible scenery—mountains, sea, and sunsets, all on your doorstep
- ✓ Walkable towns with tight-knit communities and real Italian life
- ✓ Efficient public transit and excellent train links across the region and to France
- ✓ Strong healthcare access and modern hospitals, even in smaller cities
- ✓ Mild climate, especially in the west (Ponente), with year-round livability
- ✓ Cultural depth without the tourist overload of Tuscany or Florence
- ✓ Close to France, Monaco and the Piemonte wine region—weekend escapes made easy
- ✓ Lower cost of living than Milan, Florence, or Rome, with affordable housing in smaller towns

CONS:

- ✗ Hilly terrain—beautiful, yes, but not great if you have mobility issues
- ✗ Older housing stock—lots of charm, but often needs updates or stairs
- ✗ Narrow streets and limited parking—not a car-lover's paradise
- ✗ Language barrier—in smaller towns, don't expect English menus or expat handholding
- ✗ Tourist crush in summer, especially in Cinque Terre and Portofino areas



For the right kind of retiree—someone who wants **beauty, access, independence, and authenticity**—Liguria might just be your perfect middle ground. It's not a retirement fantasy. It's real life, elevated.

Final Take: Is Liguria Right for You?

If you're looking for Italian authenticity without isolation, Liguria hits the sweet spot. It's real Italy—with anchovies, olive groves, unhurried conversations, and laundry fluttering in the alleys—but it's also just a quick train ride or scenic drive from France, Monaco, and the Alpine north. There's a sense of rootedness here, but also movement. You can settle in without feeling stuck.

The Levante side, especially the Cinque Terre, is undeniably beautiful—but let's be honest, it's also overwhelmed in high season. And while it may look dreamy in photos, it's not built for retirees who want daily-life livability. Housing is limited, hills are steep, and it's packed with day-trippers half the year. Nobody's retiring in Vernazza, and that's okay.

The Ponente, on the other hand, has serious potential. Places like Sanremo, Imperia, Albenga, and even inland gems like Dolceaqua offer a more relaxed pace, with a dry, mild microclimate that honestly resembles coastal Southern California. They even throw a flower parade like Pasadena. You get sun, sea, and fresh produce markets... but also peace and quiet once the summer tourists vanish.

Yes, seaside towns quiet down in winter, and some areas feel sleepy. But that's also part of the charm. Liguria is a place where seasons still matter, and locals reclaim their piazzas after August.

If you want climate variety, Liguria delivers that too: within 90 minutes, you can go from the beach to the ski slopes in the Alps or the French-Italian border towns. Hike, bike, or sip wine depending on your mood—or do all three in a day if you time it right.

So, is Liguria perfect? No. But if you're the kind of retiree who wants walkability, scenery, access to both Italian soul and international flavor, and a lifestyle that balances beauty with practicality... it might just be your perfect fit. For all of those reasons—and frankly, a dose of nostalgia from visiting Ligurian ports as a kid with my dad every summer—this place ticks all the boxes. That's why, in just a few years, we'll be calling Liguria home. Maybe we'll see you there? **Ci vediamo!!**

Caesar's Secrets: How to break up with your state



If you're dreaming of sipping Pigato by the Ligurian coast and never filing another California tax return again, listen up—because how and when you sever ties with your U.S. state residency matters a lot more than people think.

Let's say you're planning to move to Italy in two years. You assume that once your plane lifts off and you've got your Italian residency card, you're free. Not quite. U.S. states—especially these six: **California, New York, New Jersey, and Massachusetts, Virginia and Minnesota**—don't let go easily. These are what tax attorneys lovingly call "sticky states." And they have a vested interest in keeping you on the hook.

What States Look At (Hint: It's Not Just Where You Sleep)

Most people think tax residency is about where you live. But for states like California, it's about your "domicile"—your fixed, permanent home—and your intent. That means they'll consider all of this when deciding whether you still owe them taxes:

- Where is your driver's license issued?
- Where are you registered to vote?
- Where are your financial accounts, insurance policies, and legal documents?
- Where do your kids go to school?
- Do you own property in the state?
- Are you still using a mailing address there?
- Do you return regularly and maintain social ties?

Even if you're physically in Italy most of the year, if California thinks your intent is to return—or that you've left only temporarily—they may claim you're still a resident. And yes, that means they can try to tax your worldwide income.

Plan Ahead: How to Build a Clean Exit

If you're planning to retire abroad—even two or three years from now—start disentangling now.

Here's what that could look like:

- Establish domicile in a no-income-tax state (like Nevada, Texas, or Florida) before you move abroad. Spend time there. Rent an apartment. Open local bank accounts.
- Change your driver's license, voter registration, and car insurance to that new state.
- Redirect your mail to a non-California address—ideally not to your cousin's house in Pasadena.
- Sell or rent out your California property in a way that shows it's no longer your primary residence.
- Avoid return trips that look like you're still living there (long visits, keeping all your doctors, etc.).
- Keep documentation: leases, moving records, overseas residency applications, proof of Italian tax residency, etc.

If you're married and planning to move before your spouse—or vice versa—you may also want to consider filing separately in your final year, with one person changing domicile first. A good tax advisor can walk you through the pros and cons.

Real Talk: Why This Matters

This isn't just about paying a few extra bucks. This is about not getting stuck paying 9–13% in state income tax on your pension, investment income, IRA withdrawals, or Social Security after you've already moved to Italy and are also paying Italian taxes. You'll want to claim the Foreign Tax Credit to avoid double taxation, but that doesn't work on state taxes—only federal.

In short: you can escape the U.S., but your state might try to follow. So give yourself time. Make a clean break. And document everything.

Escape Plan: How to Move from the US to Italy (Without Losing Your Money or Mind)

If this newsletter speaks to you—if you're dreaming of Italy, actively planning, or just trying to figure out how the hell people actually do this—my book might be your next best resource.

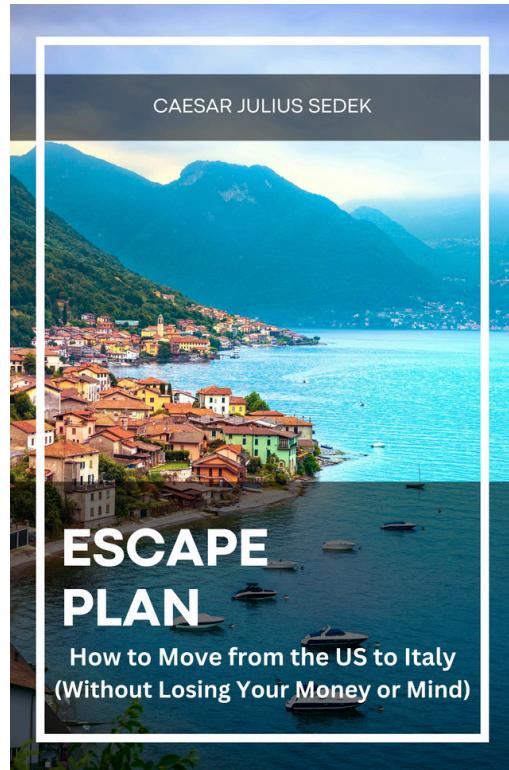
Escape Plan is a practical guide fully focused on the real-world details of moving abroad:

- Deciding when and how to go
- Understanding the finances, taxes, and legal steps
- Choosing the right region, lifestyle, and mindset
- Avoiding mistakes that cost time, money, or sanity
- Logistics, planning, execution and finally moving to the Bel Paese

It's not about fantasy—it's about freedom. The freedom to design a better life somewhere new.

You can find it on [Amazon](#), [Goodreads](#) and [caesartheaday.com](#) website.

👉 [Check out the book](#)



🌐 Coming Soon: Escape Plan, Volume 2 (Title Yet To Be Determined)

I'm currently working on a follow-up to *Escape Plan*—one that expands beyond Italy and dives into the logistics of moving to **Portugal, Spain, France, and Greece**.

From visa types and tax regimes to healthcare, real estate, and cultural quirks—this next book will help you compare and plan a smoother move to the country that fits you best.

👉 Know someone dreaming of a life abroad?

Send them to [caesartheaday.com](#) —while it's mostly Italy-focused for now, the site is growing to cover **more destinations, deeper insights**, and everything you need to plan your escape—no matter where it leads.

-Cesare