

Take-Home Sandbox & Multi-City Tax Arbitrage

One decision, priced in after-tax reality. This sample compares what a freelance remote earner actually keeps — after progressive local tax and local living costs — across six nomad hubs, and shows a full bracket-level breakdown.

270	48	\$120,000	2026-10
CITIES IN DATABASE	TAX JURISDICTIONS	REFERENCE INCOME	DATA SNAPSHOT

Method: effective tax is computed with a per-country progressive bracket engine (local currency → USD at the snapshot FX rate, 2026-10). Figures are directional estimates, not tax advice.

Multi-City Tax Arbitrage

Same \$120,000 freelance income, six jurisdictions. The right columns matter most: net take-home after tax, and the true living-cost index (monthly cost ÷ local purchasing power × 100) — where a low headline cost can still translate into a heavier real burden.

City	Tax regime	Eff. tax	Net on \$120k	Monthly cost	True living cost
Kuala Lumpur · Malaysia	territorial	0.0%	\$120,000	\$1,200	1073
Tbilisi · Georgia	territorial	1.0%	\$118,800	\$1,050	2403
Dubai · United Arab Emirates	exempt	0.0%	\$120,000	\$2,357	1999
Lisbon · Portugal	concession	20.0%	\$96,000	\$1,850	2820
Medellín · Colombia	standard	23.8%	\$91,443	\$1,300	3714
Bali (Canggu & Ubud) · Indonesia	standard	26.6%	\$88,036	\$1,250	9191

Reading it: Kuala Lumpur and Dubai show zero effective tax under a territorial/exempt regime; Lisbon's concession regime yields an effective 20% at this income. The true living-cost index reveals that a cheap headline cost (Bali, \$1,250/mo) can still carry a higher real burden once local purchasing power is accounted for.

Kuala Lumpur 吉隆坡

Tax regime: **territorial** — Malaysia exempts foreign-sourced personal income, so long-stay remote income is often tax-free while local income faces moderate rates.

0.0% EFFECTIVE TAX RATE	\$120,000 NET ON \$120K/YR	\$0 TAX PAID/YR	\$1,200 MONTHLY COST
----------------------------	-------------------------------	--------------------	-------------------------

Progressive bracket breakdown

This jurisdiction applies a flat/territorial treatment with no progressive brackets in the engine.

Visa snapshot: 适用 DE Rantau 数字游民准证；都会基础设施成熟、英语通用

Lisbon 里斯本

Tax regime: **concession** — Portugal’s IFICI regime gives qualifying tech and new residents a flat 20% rate, well below its standard progressive scale.

20.0% EFFECTIVE TAX RATE	\$96,000 NET ON \$120K/YR	\$24,000 TAX PAID/YR	\$1,850 MONTHLY COST
-----------------------------	------------------------------	-------------------------	-------------------------

Progressive bracket breakdown

Bracket of taxable income (local)	Rate	Taxable in band	Tax in band
0+	20%	107,086	21,417

Visa snapshot: D8 数字游民签证，月收入门槛约 3,480 欧元，可续签并转入长期居留

Disclaimer & data notes

This report is a directional estimate built from public statistical data and a deterministic progressive-bracket model. It is **not** tax, legal, immigration, or financial advice. Actual tax liability depends on residency status, tax treaties, deductions, social-security obligations and filing duties. Rates and law change — always verify with the official authority and a qualified advisor before acting.

Data snapshot: 2026-10 · FX as of 2026-10 · © 2026 Habitat Compass · gethabitatcompass.com