

A Worldwide Guide to Retirement Destinations

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By

Simon Hudson and Louise Hudson

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ABOUT THE AUTHORS



Simon Hudson is a tourism aficionado, exploring the world, spreading his passion for travel, and enlightening audiences on every kind of travel research from winter sports to film tourism. He has written eight books and over 70 research articles, and is currently a part-time professor at the University of South Carolina. With an eclectic background in the ski industry, retail, and academia, Simon is a fount of international experience, amusing anecdotes, and comprehensive business information. His cosmopolitan and creative ideas have been influenced by award-winning work at the University of Calgary, Canada, and the University of Brighton, England, as well as visiting positions he has held in Austria, Switzerland, Spain, Fiji, New Zealand and Australia. Simon has also taught three times on Semester at Sea, a floating shipboard campus that integrates multiple-country study, interdisciplinary coursework, and hands-on field experiences for meaningful engagement in the global community. What a great job!

A snappy and insightful travel journalist, Louise Hudson writes for a host of magazines, newspaper travel sections, online sites, and her own blog: www.onetwoski.blogspot.com. Published in three countries since 2005, her work has made its way into stylish *SNOW* magazine, *Ski Canada* magazine, *MORE* Canada, *LA Times*, *USA Today*, *Dallas Morning News*,

Boston Globe, *Globe & Mail* and *Houston Chronicle* among many others. As well as winter sports articles, she writes tantalizing travel tales for a variety of outlets including the *Calgary Herald* in Canada, *Silver Travel Advisor* in the UK, and various tourism business publications. Meeting Simon at high school in England in 1975 has led to a lifetime of adventurous travel and overseas work together, as well as a measure of audacious entrepreneurialism when they set up what became a very successful fashion business in the 1980s. Louise has contributed cutting-edge case studies, testimonials, profiles, and energetic editing to many of Simon's books including *A Worldwide Guide to Retirement Destinations*.

PREFACE

Five years ago, we set out on an adventure to find the perfect home for our retirement – perhaps our “last resort” after a lifetime of traveling. After decades of worldwide exploration, both on vacation and as part of our work in tourism, we’d already identified and researched the country and region: Portugal’s Western Algarve. This area ticked most of our bucket-list boxes including beautiful beach location; low cost of living; a network of potential friends and compatible community; oodles of outdoor activities; established medical infrastructure; easy accessibility for travel; authentic culture, food and unsullied landscapes; and a comfortable climate.

With just four free days during a Spain/Portugal business trip, we were immersed into an HGTV-style “beachfront bargain hunt”, guided by a bilingual local realtor. Although property prices had hit rock bottom after the 2008 recession, the beachfront properties in our chosen town were still out of our league, so we settled on a sea view terrace as a prerequisite along with a minimum of two bedrooms and access to a pool. Viewing everything from condos to cottages to crumbling villas, we were at odds in our top three by the end of the long weekend. With just an hour to go after signing over power of attorney to a lawyer just in case, we saw two last minute properties and then spent the three-hour drive to Lisbon going over pros and cons. By the time we reached our hotel, we had decided upon the very last house we’d seen and immediately sent our realtor an offer which was accepted within 24 hours. Four months later we took possession of our villa and spent the ensuing five years visiting in spring and renting it to tourists during summer. We plan to move there more permanently in 2020.

In our quest to find our ideal post-retirement reinvention location, we realized there were many people “in the same boat” yet, at the same time, very little comprehensive guidance about potential retiree destinations. Various websites produce annual lists of popular places to retire and there are a few country-specific books on retirement destinations. However, there has not been a book that covers worldwide options in one read.

A Worldwide Guide to Retirement Destinations, therefore, is intended to be a “one-stop” location for information on retiree destinations around the world, all based on research by the authors and hands-on testimonies from

each region. It consists of 10 chapters, starting with a general overview of retiree migration patterns, and examining the factors retirees consider when deciding on a destination. The following nine chapters each cover one particular region of the world that is attracting retirees.

Mini profiles of retiree migrants in each section include anecdotes and experiences from diverse destinations around the world. You'll hear from an American luxuriating on a Spanish island; a Brit building homes in the mountains and coast of BC, Canada; a New York filmmaker reinventing in Cuenca, Ecuador; British skiers retiring to "encore careers" in the French Alps; Brits in beautiful Brisbane; an American professor relocating to Israel; and Canadians who were lured by the idyllic island lifestyle of St Vincent & the Grenadines in the Caribbean.

Chapters also include "destination profiles"—short vignettes that analyze retirement from the destination perspective, again based on personal interviews with key stakeholders from a national, regional and local perspective. You'll see, for example, how South American countries are wooing North Americans with simple-to-obtain residency status, low medical costs, and discounts on flights. Tourist hotspots in the Mediterranean are reaching out to British, Scandinavian, French and German retirees with generous tax breaks, incentives to start new businesses, and the opportunities to engage in charitable activities. And the Southeast Asian countries of Malaysia, Thailand and the Philippines are targeting Japanese and Australian retirees via dedicated retirement visas with no restrictions on entry and exit, no minimum age requirements, and healthcare discounts—just a few of the incentives being dangled as carrots to attract new retirees, who in turn are motivated by a sense of adventure, pleasant climates, improved accessibility, favorable cost of living, and growing communities of likeminded retirees.

We hope you enjoy reading the book as much as we have relished researching and writing it!

CHAPTER ONE

THE WORLD OF RETIREMENT

Introduction

With 10,000 people retiring every day in the US, the retiree population is multiplying by the minute. It is projected to reach 72 million nationwide by 2030. The proliferating pattern is similar in Europe and other parts of the world. In the UK, for example, over 600,000 people turn 65 every year, with over three million people poised to reach state pension age in the next five years.

These regiments of retirees, though, are not the same as previous generations, content to while away their golden years over bridge and babysitting, dreaming of growing the biggest marrow at next year's country fair. They are active, they have bucket lists, and they are creating new retirements that are so different from their predecessors that what they are doing needs a new name: something like renovating, re-inventing, re-evolving, re-newing, re-creating. For example, Kathie Lee Gifford, a favorite host on the *Today* morning news show in the US left in 2019 after 11 years with the NBC network. However, the 66 year-old presenter and singer/songwriter said on the air "I'm not retiring, I'm evolving".

After a lifetime of adventure and travel as part of jobs or vacation habits, a growing number of these new-age retirees are looking to retire outside of their state or country of residence. Figures from industry publication Travel Market Report show that as many as 3.3 million American baby boomers are planning to retire abroad. About 350,000 American retirees receive Social Security benefits in countries outside the US, according to the Social Security Administration's annual statistical supplement. The majority of those people live in Europe, Canada and Mexico. In 2009, the paid subscription base of *International Living*, a magazine for retirees who live overseas or plan to, was 39,000. Today the magazine has 100,000 print subscribers, 500,000 e-letter readers and over 400,000 website visitors every month, 80 percent of them based in the US. Figure 1-1 shows retirement migration flows around the world that will be discussed in the next section and in the remainder of this book.

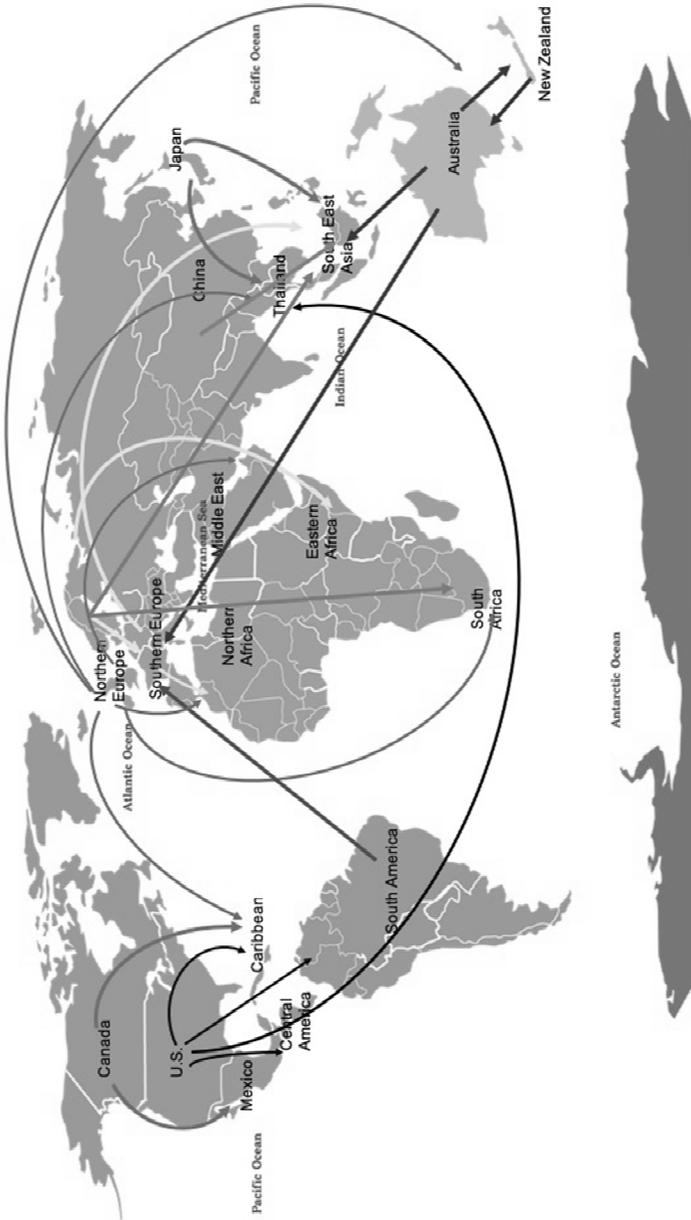


Figure 1-1. Retirement migration flows around the world

Destinations targeting retirees

New retirees are a desirable demographic group for towns, regions and countries seeking to expand their tax base and create jobs. Retirees pay taxes, spend money on local goods and services, and volunteer their time and money for local causes (Poudyala, Hodges and Cordell, 2008). Evidence suggests that the infusion and re-circulation of retiree in-migrant dollars generates new jobs, especially in real estate, healthcare and financial services, and raises an area's tax revenues more than local government expenditures (Sunil, Rojas and Bradley, 2007). Studies have shown that rural areas where incomes are based on retirees have outpaced all others in per capital income growth (Chesnutt, Lee and Fagan, 1993).

Retirees are also getting younger, and there is recent evidence of a "retirement transition" stage, whereby the expectation of future retirement acts as a catalyst for behavioral change, including a possible change of residence (Stockdale and MacLeod, 2013). Often, these "amenity migrants" are empty nesters making the decision to move in their late 50s and early 60s, and they are a particularly important demographic given the current age profile of the post-war Baby Boom (Lundholm, 2012; Nelson, Nelson and Trautman, 2014). In many cases these households have considerable savings and/or disposal income as a result of their previous property sale and the absence of a mortgage. Such migrants also record a high incidence of community participation, volunteering and holding positions of responsibility in community groups and activities (Nelson, Nelson and Trautman 2014). Many of them are "digital nomads" who are also leveraging technology, outsourcing their talents internationally as freelancers or consultants, while embracing a cheaper quality of daily life abroad (Chalmers, 2018).

With "ka-ching, ka-ching" in mind, the competition for attracting retirees is, therefore, intensifying. In the US, a number of states have instigated aggressive marketing campaigns to attract domestic retirees, and many have initiated Certified Retirement Community programs. There are also more Americans deciding to retire abroad because of the desire for a higher standard of living offered at a fraction of the cost compared to a similar lifestyle in the US (see Testimonial of Godfree Roberts in Chapter 6). With people living longer now, supporting retirement for an extra 10, 20 or 30 years is becoming impossible for 90 percent of all US workers (Koulopoulos, 2018). As a result, American retirees are looking to move to other countries like Ecuador, Panama, Costa Rica, Portugal, and Malaysia

for financial and quality of life reasons.

For Europeans, especially the British, Spain has led the market for many years as a retiree destination, but economic uncertainties after the 2008 crash and Spain's subsequent fractured economy have driven many back home. Portugal, Spain's next-door neighbor, was one of the first alternative retirement destinations to emerge. Immediately after the 2008 crash, Portugal introduced a very attractive 10-year income tax exemption for foreign residents. Portugal's motivation for an all-out effort to attract retirees from Northern Europe was simply to boost its economy (Ferguson, 2015). Surprisingly, Portugal is also attracting many French who upon retirement become frustrated with the exorbitant taxes imposed in their home country (see Destination Profile in Chapter 5). The island of Malta is also becoming popular as a retirement destination with Europeans (see Figure 1-2), with the "Malta Retirement Plan" allowing EU nationals who take up residency to enjoy an income tax rate of 15 percent. Greece, too, is becoming attractive to retirees—particularly for Germans—because of its low living costs. Countries in the Eastern Mediterranean region are likewise accelerating their entrance into this lucrative market. Croatia and Albania, for example, offer tax rates of between 15-20 percent and offer a lower cost of living compared to some of their more developed counterparts.



Figure 1-2. Popeye Village, Malta (courtesy of Malta Tourism Authority)

Finally, a growing number of developing countries are targeting retirees (Hudson et al., 2019). Like the more developed countries, they are wooing seniors with benefits ranging from travel and healthcare discounts to tax breaks. Some countries, such as the Philippines and Malaysia, have government agencies devoted to attracting foreign retirees. Malaysia currently has in place the “Malaysia My Second Home” initiative aimed at attracting retirees from both developed and developing countries (Wong and Musa, 2014). Meanwhile, other countries like Thailand have streamlined their visa process and introduced low monthly income requirements to make it easier to move to their country.

According to *International Living*, an authority on global retirement opportunities, countries such as Mexico, Panama and Colombia are luring retirees with their pleasant climates, low cost of living and growing communities of like-minded retirees. Its Annual Global Retirement Index for 2019 puts Panama in the top spot for the first time (see Table 1-1) improving from third place in 2018’s index. Warm weather and an even warmer welcome from locals and expats, coupled with a low tax burden and low cost of living, make it a haven for retirees. The index considers 12 categories when ranking the top retirement spots outside the United States and Canada: buying and investing; renting; benefits and discounts; visas and residence; cost of living; fitting in; entertainment and amenities; healthcare; healthy lifestyle; development; climate; and governance. The overriding goal of the index, which has been released annually for the last 28 years, is to help retirees pinpoint places where a couple could live comfortably on as little as US\$1,500 a month.

Table 1-1. *International Living’s* top 10 countries to retire in 2019 (adapted from *International Living*, 2019)

Ranking	Country
1	Panama
2	Costa Rica
3	Mexico
4	Ecuador
5	Malaysia
6	Colombia
7	Portugal
8	Peru
9	Thailand
10	Spain

Source: <https://internationalliving.com/the-best-places-to-retire/>

Destination Profile: International Living – A Paradigm Shift

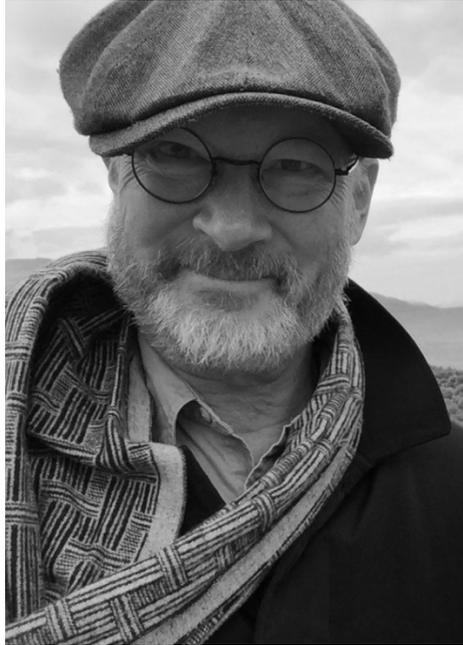


Figure 1-3. Dan Prescher (courtesy of Dan Prescher)

We've all seen the seductive TV shows—*Escape to the Continent* and *A New Life in the Sun* in the UK, for example, and HGTV shows such as *Living Abroad* and *House Hunters International* in the USA. Lots of us have wondered while on holiday what it would be like to move abroad. And many of us have watched *The Best Exotic Marigold Hotel* and thought "why not, what is there to lose at that age?" But in reality how many of us would dare move abroad for retirement? Publishing company, *International Living*, which has been helping lifestyle migrants of all ages choose where to live abroad since 1979, has noticed an upswing.

The company's firm focus has always been on North American seniors looking for global retirement options to stretch their financial resources in order to encompass a better quality of life. Senior Editor, Dan Prescher has worked with the company since 2001. He and his wife, Suzan Haskins,

started out as country correspondents while living in Ecuador. “We have lived and worked in seven communities in four Latin American countries since then,” says Prescher. “I have been a senior editor for the past few years writing editorial copy for our weekly postcards, doing podcasts with expats and retirees around the world, and serving as MC for *International Living* conferences throughout the US and Latin America.”

At these conferences—and in expat communities around the world—Prescher has seen a sea change in attitude to overseas retirement: “Retiring abroad used to be an exotic idea, but with the advent of the Internet it is an option that is becoming more accessible. I wouldn’t say it’s mainstream yet—most North Americans currently of retirement age won’t retire abroad. But an increasing number are realizing that it is a very viable option for anyone with a sense of adventure and a real interest in other cultures and lifestyles.” These conferences are also attracting increasingly younger retirees, looking to pursue a second career in a bucket-list location, as well as younger people, couples and families. The offshoot of an increasingly mobile, internet-based work force.

Affordability is playing into this growing trend with many people unable to afford to live or retire at home due to insufficient pensions, exorbitant healthcare, expensive housing and utilities. In this strained environment, many North American retirees and lifestyle-seekers are turning to the more prosperous and stable countries of Latin America. “They are logistically easy to reach from the US and Canada, the language and cultures are familiar, the weather is ideal, the cost of living is comparatively low, and expat communities already exist to make moving and assimilating easier,” Prescher explains. “Costa Rica, Panama, Mexico, Ecuador, Belize are particular favorites.”

However, he says a smaller portion of North Americans are looking further afield: “With expats for whom getting back to relatives and friends in North America and the familiarity of Latin culture isn’t as big a consideration, Southeast Asia is a big draw. For expats for whom cost of living isn’t as big a consideration, Europe is popular, especially Portugal, Spain, Italy, and Ireland.”

And it’s not just couples. Prescher says that single women are making up a larger and larger portion of North American expats. “With the increasing availability of resources for researching lifestyles and destinations abroad, the viability of living abroad is just as obvious now to

single women as to everyone else, and many of them are taking advantage of the opportunity to do the traveling and have the big adventures they've been thinking about all their lives, whether they've always been single or are widowed or separated," he explains. Maybe a spin-off from the worldwide success of the book and film *Eat Pray Love*?

In order to educate and help retirees choose and settle in their "dream locale", *International Living* starts with self-assessment tools and follows up with planning, location choice and financial and legal logistics based on hands-on knowledge. "*International Living* garners this information in large part from expats and experts who are actually living the expat life and have experience with life abroad. Current information gained from personal experience is what *International Living* seeks to provide first and foremost, so that anyone considering a move abroad can make the best possible decision for themselves and maximize their chances for success," says Prescher.

The company produces a Global Retirement Index which outlines the best places to retire each year based on various categories which are refined annually by a team now covering five continents. The 2018 Index—the 26th—included climate, culture, people, language, sophistication, pace of life, and cost of living and put Panama at number 3, Mexico at number 2 (ironic considering President Trump's wall proposal) and Costa Rica at number 1. Malaysia featured at fifth place and Portugal seventh, with Spain trailing at ninth. As mentioned above, Panama has since jumped to top ranking.

The website also has a Visas and Residence category with information available for each country, rating Panama's Pensionado Program as the most appealing residency program for foreign retirees in the world. You can read more about this in the Friendly Nations' Residency Destination Profile in Chapter 4.

One of the reasons countries worldwide are opening their doors to migrating retirees is the economic value. "Even if they can't afford to retire at home, they can be relatively well to do in countries with lower costs of living," Prescher explains. "Depending on the size and nature of the location, North American expats can boost local job and real estate markets as local businesses see opportunities for providing services and products that these relatively well-off expats desire." Of course, there is a downside to this and that is community rifts caused by the inequity of standard of

living of indigenous inhabitants versus the wealthier new transplants. “Imagine living in a small town in the US and having a hundred foreigners move in with huge financial resources compared to local standards and for whom local prices for goods, services, utilities, real estate, and labor are comparatively...often ridiculously...low compared to where they came from. What impact would that have on you and your neighbors?” asks Prescher.

While *International Living* doesn’t solicit or aggregate personal financial or demographic information from readers and subscribers, Prescher can attest to growth in the market. “My personal experience tells me that more people are moving abroad, and more of those people are below (traditional) retirement age, and more are moving with plans for extended or online or second careers.” Because of the Internet, portable careers are becoming more mainstream, he says: “In a few years, ‘self’ will be the largest employer in the US, and the increasing bandwidth and reach of the Internet and automation will make it possible to do almost anything from almost anywhere. In my opinion it’s not a trend, it’s a paradigm shift.”

Sources:

Personal interview with Dan Prescher July 2018

<https://internationalliving.com/>

<https://internationalliving.com/the-best-places-to-retire/>

Of course, the *International Living* ranking is targeting North American retirees, but there are many other opinions when talking about the best places to retire. For example, the publication *Live and Invest Overseas* picked Algarve, Portugal as the best spot to retire abroad in 2017 based on a combination of natural beauty, weather and affordable housing. Portugal also claims the top position as the world’s most welcoming country for foreign residents according to Expat Insider 2017 Survey (*InterNations*, 2018). Gathered from the insights of close to 13,000 expats from 188 countries and territories from its annual survey, *InterNations*—the largest global network for people who live and work abroad—compiled a ranking of the world’s friendliest countries for foreign residents. Expats living in these destinations also find it easy to make local friends, and the majority feel at home in the local culture. Figure 1-4 shows the rankings in terms of feeling at home, easiness to settle down and cultural assimilation.

I'm feeling at home in the local culture			
Top 10			
1	Portugal	6	Malta
2	Costa Rica	7	Spain
3	Bahrain	8	Ecuador
4	Mexico	9	Cambodia
5	New Zealand	10	Greece
Bottom 10			
65	Kuwait	60	China
64	Qatar	59	Norway
63	Saudi Arabia	58	Poland
62	South Korea	57	Chile
61	Denmark	56	Switzerland
"It is home away from home. The locals are very friendly and helpful." Filipino expat about Bahrain			
"I hope Kuwait comes to understand the importance of making all in their country feel at home." Indian expat about Kuwait			
It's easy to settle down here			
Top 10			
1	Portugal	6	Spain
2	Malta	7	New Zealand
3	Bahrain	8	Colombia
4	Mexico	9	Malaysia
5	Cambodia	10	Costa Rica
Bottom 10			
65	Kuwait	60	Saudi Arabia
64	China	59	Myanmar
63	Denmark	58	Qatar
62	Russia	57	India
61	Israel	56	Nigeria
"The people are very welcoming and there is something about this country that draws you in." US expat about Cambodia			
"Frustration levels can be higher as it takes longer to make things happen or get things done correctly." Irish expat about Qatar			
It's easy to get used to the local culture			
Top 10			
1	Portugal	6	Malaysia
2	Bahrain	7	Argentina
3	Spain	8	New Zealand
4	Mexico	9	Malta
5	Costa Rica	10	Ecuador
Bottom 10			
65	China	60	Qatar
64	Saudi Arabia	59	South Korea
63	Kuwait	58	Japan
62	India	57	Denmark
61	Israel	56	Chile
"You can always have a little chat with someone you don't know while you're waiting for something." Swedish expat about Argentina			
"Japan is paradoxical in the sense that while it is welcoming, it is also hostile to 'otherness'." Portuguese expat about Japan			

Figure 1-4. Feeling welcome abroad (adapted from Expat Insider 2017 Survey)

Motivations for retirement migration

Most studies have found that the most significant motivations for retirees are a warm climate, the natural environment and a favorable lifestyle (Abdul-Aziz, Loh and Jaafar, 2014; Wong and Musa, 2014). A low cost of living and available medical facilities are also important to retirees (Karner and Dorfman, 2012), especially those moving abroad (Ono, 2008). Wiseman (1980) proposed a conceptual model of decision-to-move factors which included social and community participation (such as bonding with local residents), amenities (such as shopping facilities), cost of living reductions (such as taxes), life disruption, and the need for care (such as medical care and insurance). Additionally, a network of family and friends is an important consideration for retirees, with Gundel and Peters (2008) suggesting that the main barrier to relocating in another state is the lack of social bonds. Retirees often have a difficult time making friends with local residents and this leads to loneliness and unhappiness (Huber and O'Reilly, 2004). In fact, one in four people who retire in the UK nowadays are "unretired" within five years, citing boredom, loss of identity, loneliness and money as their reasons for wanting to return to work (Silver Travel Advisor, 2018).

In terms of socio-economic preferences, towns with diverse economies and part-time job opportunities are attractive to retirees (Brock, 2015), and today's retirees are also looking for cultural and educational opportunities (Walker and Thierry, 2011). College towns are popular because retirees can often enjoy educational benefits including taking classes or getting a college degree at low cost or even free of charge, for example at the University of South Carolina. With regard to transportation systems, retirees prefer low traffic volumes, safe and walkable neighborhoods, reliable transportation options, and emergency preparedness (Lehning and Harmon, 2013). In terms of housing preferences, condos and smaller, low-maintenance homes are preferred because many retirees are empty nesters (Brock, 2015). Wellness programs and opportunities for active wellness (Crawford, 2013) are also attractive because today's retirees increasingly desire to keep fit and healthy. In fact, many retirees focus even more on fitness than they did while working due to more free time to exercise and less need for a sedentary desk-bound lifestyle.

Overall, retirees are looking for livable communities with an active new lifestyle. They do not all consider retirement as a permanent vacation; instead, they want to continue working at their own pace. Often, they do not

completely retire from an active and engaged life, and they may start new businesses and new careers for financial reasons or for a sense of fulfillment (McIlwain, 2011; Silver Travel Advisor, 2018). In fact, a large percentage of people (56%) are exploring the idea of semi-retirement or phased retirement—working fewer hours and/or changing to a different job—to help ease their transition into retirement (HSBC, 2015). The new retiree is also looking for more amenities. Research estimates that 46 percent of retired movers are amenity migrants, who prefer attractive physical environments and leisure opportunities (Humphreys and Kochut, 2013). As a result, warm winters plus golf in a resort context are not enough to satisfy current retirees and pre-retirees. More factors have to be taken into consideration, including the natural environment, socio-economics, culture, amenities and facilities, and support services (Verdoorn, 2011).

In studies of why retirees choose to relocate to another country, motivations would seem to include an efficient visa system (Ono 2008; Wong and Musa, 2014), geographical proximity to the home country (Gibler et al., 2009), access to an airport (Gibler et al., 2009), and a close relationship between the relocated country and home country (Sunil, Rojas, and Bradley, 2007). Previous positive experiences traveling overseas would also seem to inspire people to retire in another country (Wong, Musa and Taha, 2017). However, there are also some barriers to relocating to another country or state. For some retirees language would be the most significant obstacle (Gibler et al., 2009; Wong and Musa, 2014). In addition, a sense of community and friendship with local residents or lack thereof (Sunil, Rojas and Bradley 2007) and the acceptance of local people and customs would also be considered negatives for some retirees (Howard, 2008).

Among all retirees, immigrants are possibly the most mobile, due to pre-existing ties with their country of origin. The choice of whether to retire in the host country is becoming a key decision for up to 15 percent of the world's population. Large waves of immigrants who re-settled in the second half of the 20th century are now beginning to retire. Evidence shows that origin countries differ in their attractiveness for the return of older immigrants. For example, more Portuguese migrants in France expressed an intention to return at retirement than Italian or Spanish migrants (60% versus 43% and 34% respectively) (De Coulon, 2010). Although the determinants of the residential choice at retirement are similar to other retirees (local amenities, transport, healthcare, climate etc) it is more often the children of immigrants who are most influential in the final decision (Dustmann, 2003).

Testimonial: Americans Joining Northern Europeans in Spanish Expat Communities



Figure 1-5. Mark Hoban (courtesy of Mark Hoban)

Sunny Spain has been Europe’s top retirement destination for many years with Brits, Scandinavians and Germans, in particular, lured by the climate, cost of living and culture. But Spain is also attracting Americans on the lookout for a leisurely lifestyle, with around 12,000 of them already receiving their Social Security benefits there.

Former aerospace engineer, Mark Hoban first thought of Central America when he was considering retiring in 2017 from his 30-year career. But fears about volatile weather and fluctuating government stability led him to look further afield. “I had been to Menorca on holiday and assumed that I couldn’t afford it,” he says. “However, a Google search proved that I

could.” The 2008 recession had a devastating effect on Spain’s economy, resulting in plummeting real estate prices.

Initial challenges for Hoban revolved around housing and getting residency. But these were swiftly overcome by finding a good local estate agent and enlisting the services of Andalusia Lifestyles to help with Spain’s non-lucrative visa aimed at retirees. Once in the country, communication became the next hurdle: “The biggest problem was the language. Although the official language is Castilian, the local language has a flavor of Catalan. I am currently learning Spanish and hope to learn Catalan as well.”

Hoban had no difficulty moving away from the States and has regular visitors from his network of family and friends back home. His assimilation is so thorough that he only plans to go back to the USA for funerals. Within his first year on his idyllic island, he found a likeminded tribe in the British expat community and has made many friends, although no other trans-Atlantic transplants as yet.

With no thought of pursuing any kind of work, he plans on enjoying the rest of his life in the island paradise. One of the reasons it works so well for him is the European lifestyle, with its outdoor café scene, long leisurely lunches and late-night dining with everything at affordable prices. He lives in a modest bougainvillea-bedecked traditional villa—three bedrooms, two bathrooms and a pool—in a lovely village with its own sandy beach.

Good timing meant that Hoban discovered Andalusia Lifestyles in its first year of business. The company was founded in 2017 by Carlos Quintero who runs it from Santa Monica in the USA with various partners working with him from Spain. Originally from Huelva, Spain, Quintero calls himself a citizen of the world. “I’m from Huelva, hence the emphasis on that region on our website. I was born there, then moved to Madrid to study and then spent most of my life there until we moved here to Santa Monica in 2008. I also spent three years living in Mexico City and one and a half in England, apart from my two years in Austin, Texas, studying.”

The idea behind Andalusia Lifestyles is to offer a complete, “circular” relocation service starting in the USA and guiding Americans through the visa, legal, tax, health insurance and real estate process as well as mentoring them in-country. “My added value is that they always have somebody to talk to here in the US,” says Quintero, who has the additional advantage of being on the same time zone. “And I don’t try to ‘sell’ Spain, my niche is