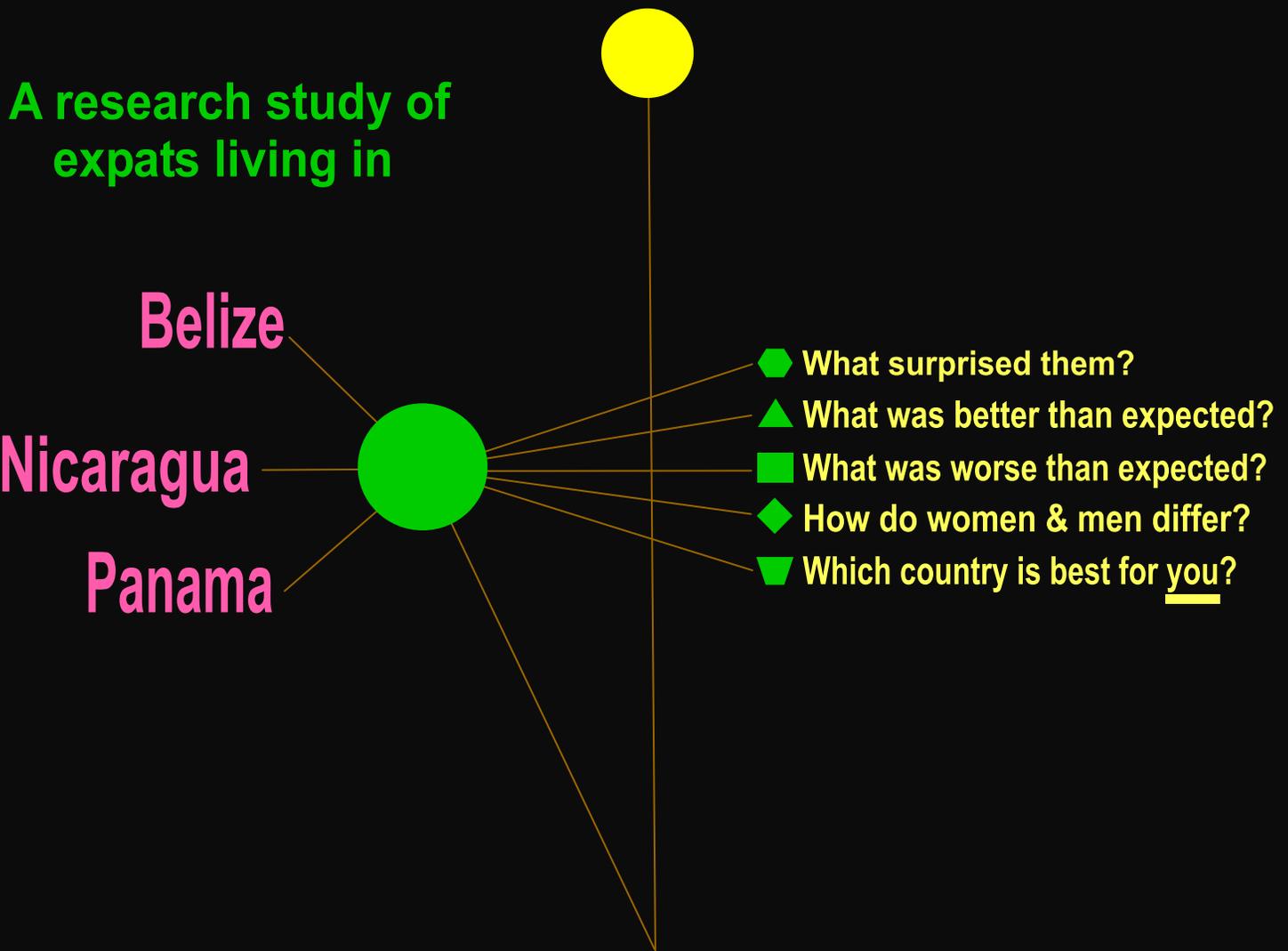


Expats: Expectations & Reality



Compiled by Best Places in the World to Retire from almost 400 expats, who provided more than 14,700 answers and thousands of comments.

Infographics by Jet Metier



Topline Summary of the Most Interesting Findings & Conclusions

Motivation revealed: 82% of people move overseas in order to achieve a simpler, less stressful life, almost the same percentage who move overseas in order to lower their cost of living—14

36.7% of Americans believe they can achieve better healthcare by moving abroad... to Central America!—16

Is it too stressful here? Over 71% of people who moved abroad achieved a simpler, less stressful life.-- 19

The single biggest complaint our respondents had about moving overseas: they miss the shopping (and men miss it almost as much as women).—36, 37

Myth shattered: only 2% of women report

that it is unsafe where they live abroad.— 46

Every fear our respondents had about moving overseas turned out to be less of a problem than anticipated, except for this one. — 42, 43

Worried that you can't adjust to moving overseas or you can't speak Spanish? You shouldn't be. — 44, 45

Less than 4% of expats say that they probably or absolutely would not move overseas again. Here's why.— 49

Want to enjoy your life in retirement and lower your stress?. Here's the country with the highest marks.—53, 56



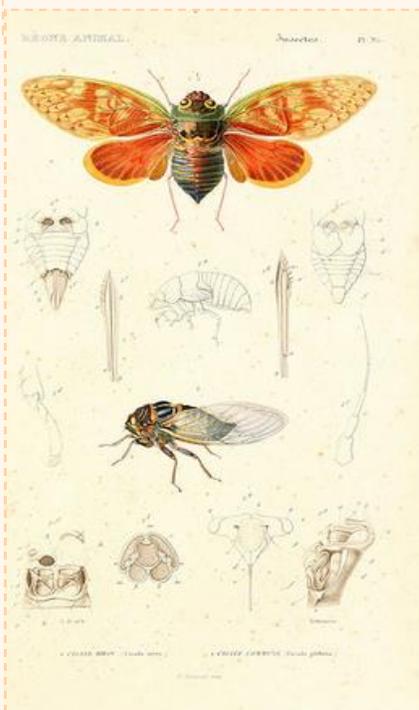
**Tasty, fresh and juicy content
Get 'em while they are hot!**



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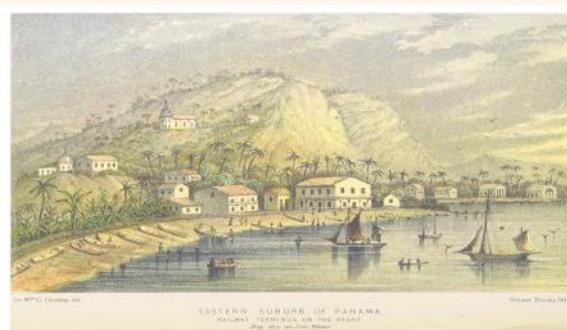


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Appendix / Source Data



Listed below are all the questions we used for this study. An asterisk indicates that it was required that the respondent answer the question. In each section are the raw results of the answer to the question and selected break out results, such as results for men, women, country of origin, overseas country, how long the expat has lived overseas, etc.

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The Story Behind Best Places & This Study

June 2015

Dear reader,

We created [Best Places In The World To Retire](#) to do something no other company had ever done: provide comprehensive, useful, organized, “no spin” information about moving overseas without promoting any agenda, or any destination.

To accomplish this, the vast bulk of the content on our site couldn't be from a single personality who promoted his or her opinions, and it couldn't be from employees who work for our company.

How, then, would we get useful content onto our site for our visitors?

We weren't certain it would work, but we knew what we would try:

- First, we did the research to find the search terms most often entered by people researching moving overseas.
- Then, we turned those search terms into questions and made it so that there could be several answers to the same question.
- Lastly, we asked expats and other experts to answer the questions.

The one that concerned us most was this last bullet.

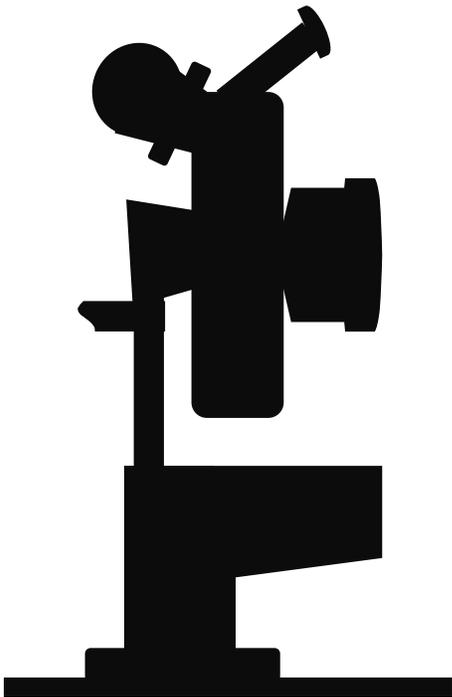
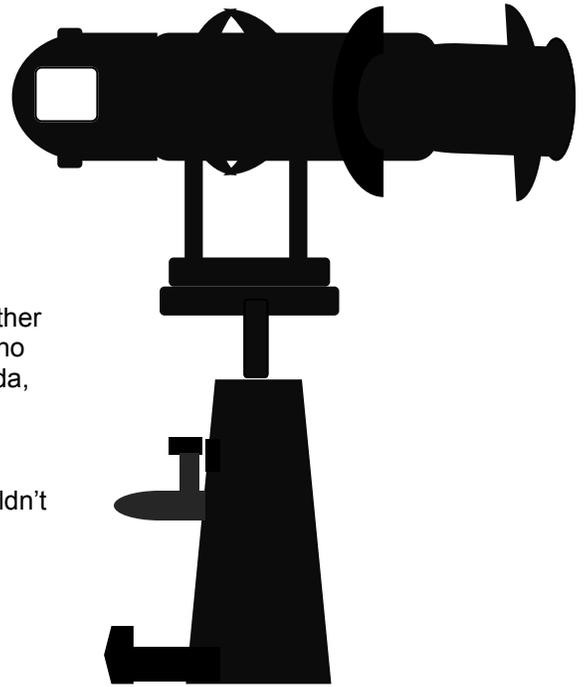
I'm very happy to report that what happened next surpassed our wildest expectations. In May of 2013, we released our site to the search engines. As of this writing, more than 400 [independent experts](#) have posted more than 5,000 [answers](#) and 200 [expat stories](#), providing their insights and experiences for our visitors, in a credible way, in a format that is easy for our visitors to use for their research.

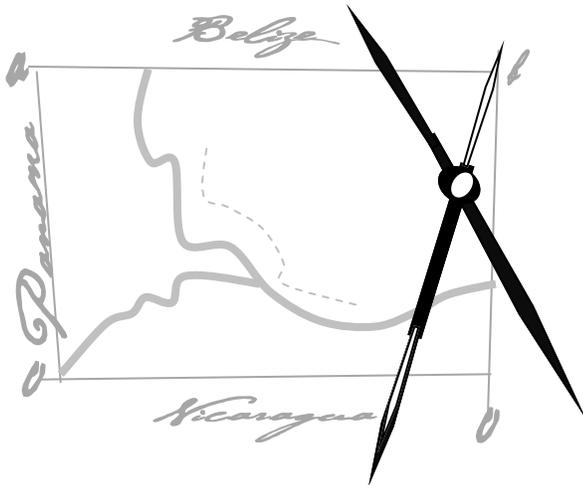
We were thrilled, but that wasn't enough.

What was missing was a way for us to provide our visitors with greater context, trends, and either validate or challenge their most basic assumptions. **That's why we created the survey.**

The survey allowed us to ask a statistically significant quantity of people the same questions about their hopes, their fears, their expectations, and how everything turned out. It also allowed us to segment and compare answers as per gender, age, where they came from, where they moved, how long they lived overseas, etc.

After reading through more than 5,000 posts, you would think that the results of the survey would not surprise us, and some did not. However, many of the results did surprise us. And, given that some of the results challenge “conventional wisdom,” we feel confident that you will be surprised as well. In addition, the results create a compelling, interesting narrative.





How We Organized the Survey, and Why

Even though we didn't know how the results would turn out, we organized our survey in a logical manner, so the results would be meaningful. For example, right after asking our respondents what were their expectations about moving overseas, we then asked them what actually happened. With these two sets of answers, we could combine the results in order to compare expectations with realities (which turned out to be very interesting). We did the same thing by asking about their fears of moving overseas and then asking which fears were or were not realized.

Interspersed among the graphs and charts are what we believe to be the more interesting, data driven findings, selected links for further investigation, and comments by survey respondents. We highly recommend that you read through the respondent's comments. As usual, they are the star of the show, and give you an excellent human feel for the expat experience.

In addition, you will find limited commentary by Jet Metier and me, not because either of us have first hand knowledge (because we don't), but because we've gained enormous perspective after spending more than two years completely immersed in this topic, talking with hundreds of expats, and going over the data to assemble the study you're now reading. My comments are identified by the icon on the left, "Chuck's View," and Jet's comments are identified by the icon "Jet's Take" also to the left. In addition to doing an awesome job creating all the graphics for the study, Jet has conducted 21 in depth interviews of expats (see Appendix: "Interviews and Stories by Jet Metier"), edited [Panama—The 62 Things You Need to Know](#), and provides a nice, balancing perspective as a woman.

We hope you find this study useful, as well as the follow-on studies from the same survey that will cover topics such as cost of living, healthcare, safety, relationships and freedom. If you want to be on the list to receive those, just send an e-mail to: NextStudies@BestPlacesInTheWorldToRetire.com

Best regards,

Chuck Bolotin
 VP, Business Development
Chuck.Bolotin@BestPlacesInTheWorldToRetire.com



You will find Chuck's views in a box like this.



And Jet's Take is a plane about to take-off.



We wish to thank

the following people, each of whom, in their own gracious, insightful way, provided editing and indispensable guidance.



Phil McGuigan
Best Places profile
Chiriqui United



Eric Reed
A Wandering Lawyer



Susan Reed



We also wish to thank the following people and organizations that helped us to publicize our survey, and from which we received many of our survey respondents:



Penny Barrett
Best Places profile
Bid 4 Boquete



Eden Rudin
Granada Bloggers



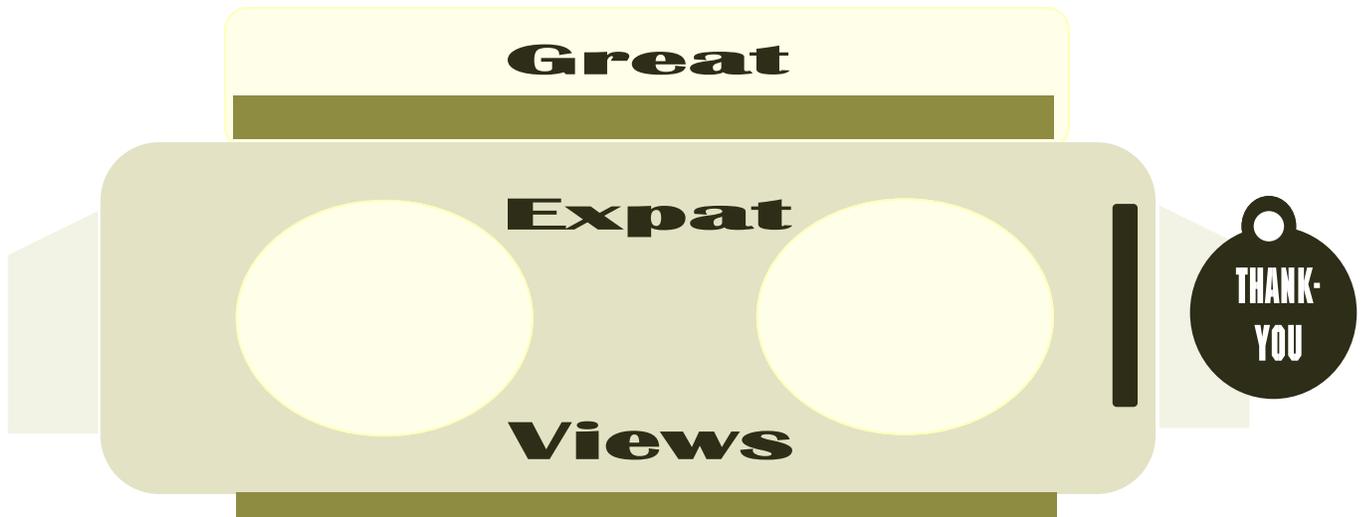
Darrell Bushnell
Best Places profile
Nicaragua Community



Mike Moore
Mike Moore Photography



acknowledgments, continued



The following organizations allowed us to use their platform to publicize our survey. Thank you.

Facebook Groups

Belize Expat for Real Information
 Belize Expats
 Boquete Community
 Expats in Nicaragua
 Expats in Panama
 Expats in San Juan del Sur
 Expats of Granada
 Granada Bloggers
 Tropical Cowboys

Yahoo Groups

Americans In Panama
 El Valle
 Volcan-Community

Newsletter

News Boquete

Social Site

Boquete.Ning



Who These Studies Can Help

This is the first in a series of studies created to serve the needs of three groups of people.

1. Those Considering Moving Overseas

After reading this study, you'll be much better informed.

For many people, moving overseas can be one of the best decisions they ever make. For others, it's a big mistake. Which group are you in?

In your search to find out, you may be skeptical of certain claims. You may be frustrated by the lack of credible, balanced, evidence-based information. You may also have a bit of anxiety or uncertainty about the move, which is healthy and normal.



389 Expats Surveyed

14,700+ data points

Our objective is to help you get the information and perspective you're looking for. To do so, we carefully constructed a survey to generate the data and comments you would find most useful.

Over the period of 10 days, we surveyed 389 expats, who provided over 14,700 data points and thousands of comments. We then took two months to analyze the data and present it in a way designed to help you to come to your own conclusions. This study is the first in a series to do just that.

Learn what happened to those who flew the coop

You can use this study to find credible, useful, "hard" data on what it's really like to live overseas. Can you believe what you read or hear? What's true and what's not? We'll tell you what the data says.

The data may surprise you. It may even entertain you. Whatever your purpose, after reading this study, you'll be much better informed.

To sign up to receive the next studies, send your email address to:

NextStudies@BestPlacesInTheWorldToRetire.com



2. Journalists

Our objective is to provide
you with

Easy to Use,
fast, thought provoking, surprising,
evidence-based,
and compelling **material**

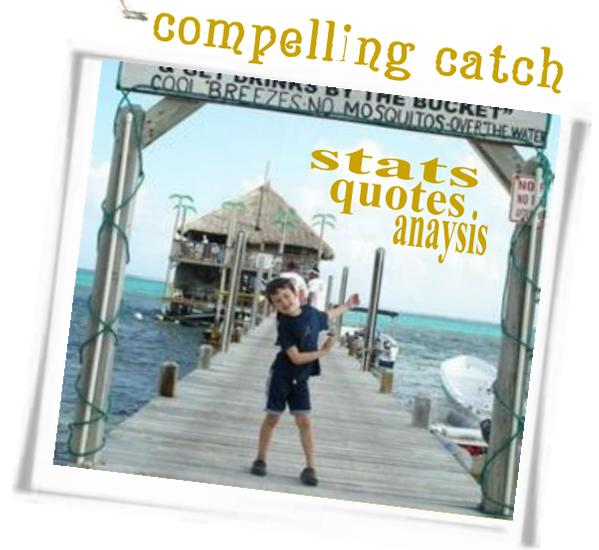


There are lots of good stories here.



**We'll run your custom query
against our survey database**

Do you have a theory that the findings in his study don't address, or do you have a more creative or interesting angle that could be supported by data? Perhaps we have the data within our survey, but we didn't include it in these studies. Examples may include how married people answered differently than unmarried, etc. Let us know, and if it's possible, we'll run your query against our database and provide your outlet with customized data, including, graphs, respondents' comments, etc.



In addition

to using these studies to inform
your readers, we offer these
additional services:

Need an expert to interview?

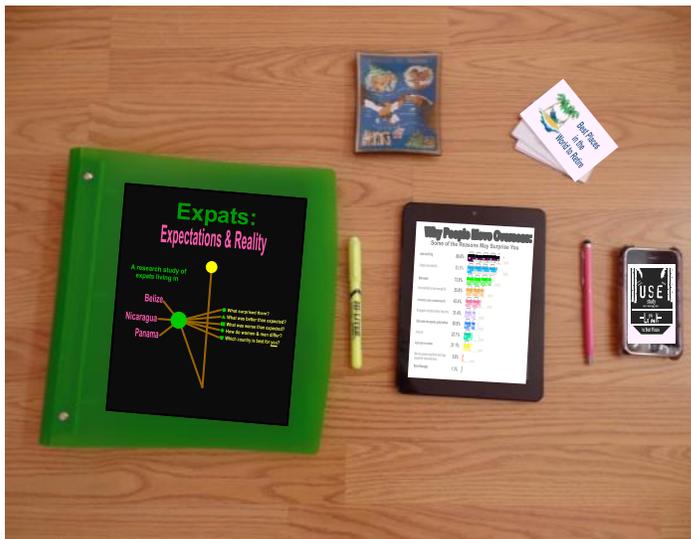
Do you need a person to interview for additional background or local color? We know hundreds of them, either as contributors to our site, or, for those who agreed to be identified, as respondents to our survey. Just let us know who or what you're looking for, and we'll do our best to introduce you.

**We are also available for
interviews and other
background material.**

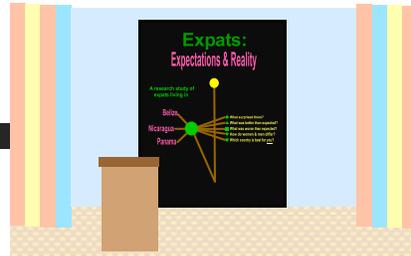
Contact:

Chuck Bolotin
VP, Business Development
Chuck.Bolotin@BestPlacesInTheWorldToRetire.com

3. For Profit Businesses and Non-Profit Organizations



Share this study



with prospects, clients, partners & volunteers

Feel free to distribute or incorporate this study into your presentations



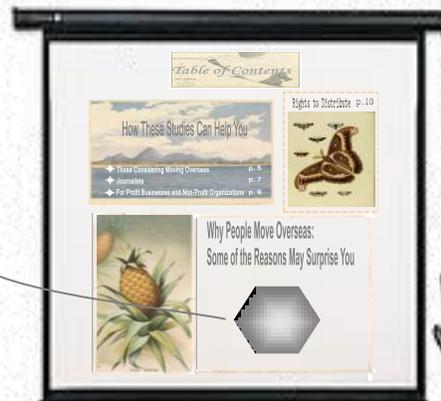
If you could benefit from your prospects, clients, partners or volunteers being better informed as to the reality of living overseas, subject to the "Rights to Distribute" on the next page, please feel free to distribute all or parts of these studies or to incorporate all or parts of them into your presentations.

Your company name here

We Can Customize this Study

If you would like for us to create a version for you with your company name, logo and contact information, contact:

BusinessDevelopment@BestPlacesInTheWorldToRetire.com





Rights to Distribute

We believe that the more people who are informed as to the realities of ex-pat life, the more happy people there will be. As a result, we encourage distribution of all or parts of these studies, as long as that use represents the data accurately and consistently as presented.

You may freely download this study for your own, personal use.

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You may cite or re-print this study in its entirety or excerpt any portion of it for commercial use subject to the limitations above, as long as you never remove any copyright notices and you do state the origin of the study as Best Places In the World to Retire. If your use is online, you must also do one or both of the following:

- Link to the download page of the study: <https://bestplacesintheworldtoretire.com/download-free-ebooks>
- Provide any link to the [Best Places in the World to Retire](https://bestplacesintheworldtoretire.com) website.

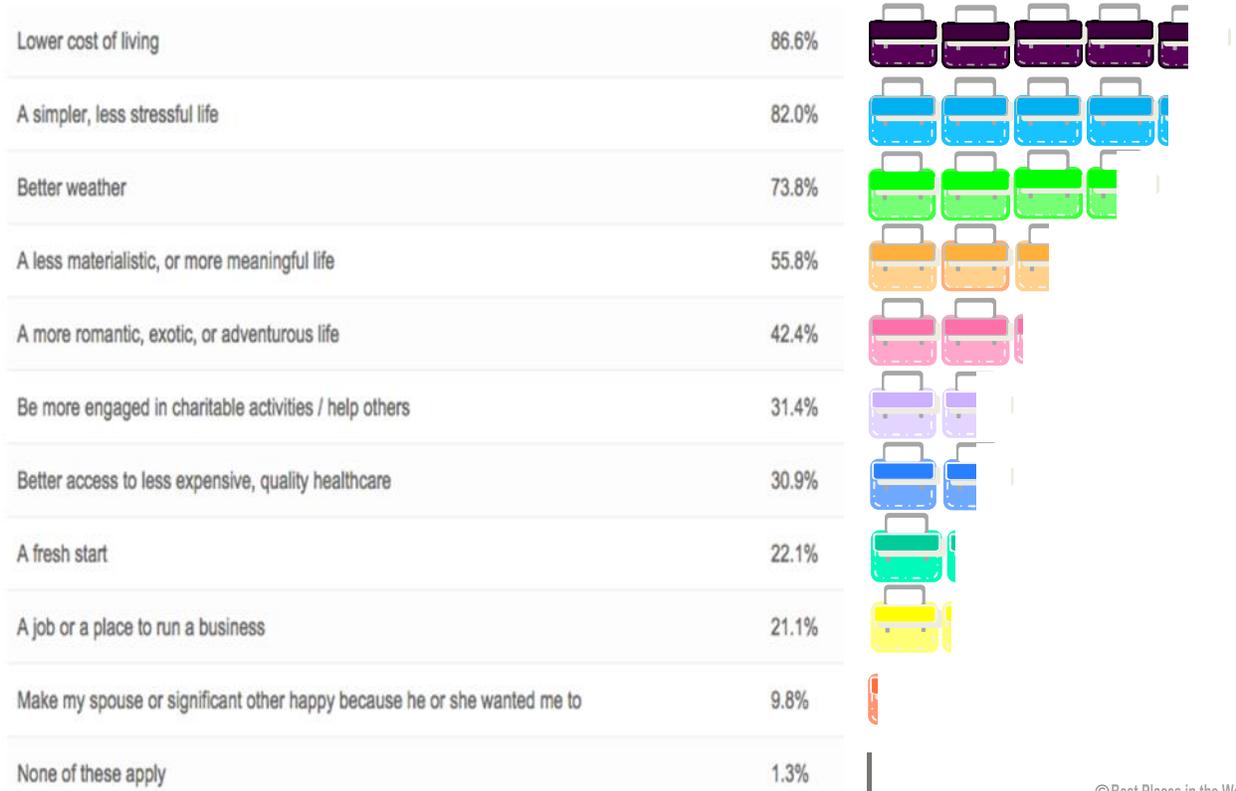
If you would like to use this study in other ways, if you are a journalist who would like to run a customized query of the data for your own article, or if you have any other questions or requests, please contact: Chuck.Bolotin@BestPlacesInTheWorldToRetire.com

We will do our best to help you.

Why People Move Overseas

Some of the Reasons May Surprise You

Nº 1 Please check all the things you **THOUGHT** you would achieve by moving abroad.



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We anticipated that the main reasons for moving overseas would be to achieve a lower cost of living and better weather. However, a very large proportion of expats move overseas more for reasons that could loosely be considered “quality of life” and “life fulfillment” reasons; things they believe they will find overseas that they are not finding in their home country. These include:

- A simpler, less stressful life, which a full 82.0% cited as an outcome they thought they could achieve, and which made it close to the #1 reason.
- Over half (55.8%) cited a desire for a less materialistic, more meaningful life.
- 42.4% thought they could achieve a more romantic, exotic, or adventurous life.



Why People Move Overseas, continued...

Women were more likely than men to move overseas to make a spouse or significant other happy.

+36.6%



11.6% of women said that one of the things they thought they could achieve by moving overseas was to make their spouse or significant other happy while only 7.7% of men chose this reason, a 33.6% difference.

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Men and women were surprisingly similar in their reasons for moving overseas, with the exceptions that women chose reasons that were more in line with quality of life issues.

30.8% more women than men wanted a less materialistic life (65.2% to 45.1%)



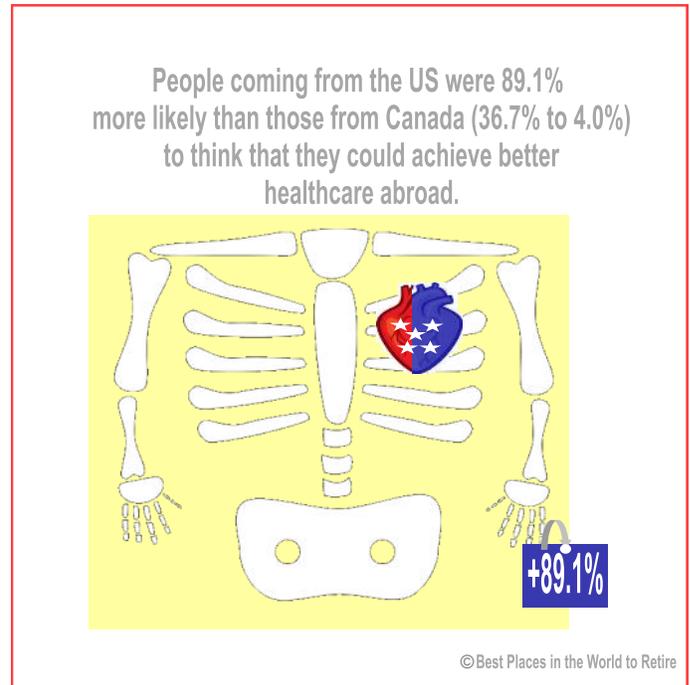
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61% more men than women thought they could get a job or run a business overseas (26.4% to 16.4%).



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Why People Move Overseas, continued...



Overwhelmingly, people packed their bags in search of a new life that was budget-light and full of ease and sunshine.

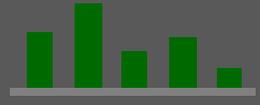


The top reason to move overseas at 86.6% was to find an affordable haven.

Expats are practical above all

Expat goals, wishes and dreams

- An adventurous (42.4%) life,
- A more meaningful (55.8%) life
- A fresh start (22.1%)
- Less expensive healthcare (30.9%)
- Following the desire of spouse to move (9.8%)



Lofty pursuits for these arrivals were twice as important than just wanting to start a new chapter. Those who were following a spouse were less represented by half than those who prioritized a reasonably priced medical safety net. Overall, expats went down south hot for a great escapade, but only if they had more than their nut covered.

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Spoiler alert: To find out if our expat respondents achieved what they thought they would, see the next question.

why people move overseas, continued

Respondents Comments



My wife and I were successful executives in the real estate business in the USA. We knew for a decade or more that we wanted to relocate somewhere with a slower pace, yet wanted to continue in business. – Male, Age 45-64, Married, Semi-retired, from US, living in Nicaragua for 6-10 years.

Had a perfect window of time with nothing to hold me back and decided to have an adventure instead of working just to keep a roof over my head. – Female, Age 45-64, Single, Fully Retired, from US, living in Nicaragua for less than 2 years

I got tired of the rat race of Southern California and we wanted to escape and retire early. I told my wife, there comes a time when you need to cash in your chips and walk out of the casino ... and we did!—Richard Detrich, from US, living in Panama

I require 24-hour personal care, which is easily affordable here at around \$1,000 a month. In the U.S., forget about it. – Hokato Eastman, from US, living in Nicaragua

The life in the U.S. strangles you. With all the rules and regulations, lawsuits, homeowners' association guidelines and more, you live a regulated, controlled life. – Bonnie W. Hayman, from US, living in Nicaragua

There are opportunities abroad that you cannot find at home to make your life exactly the way you want it to be. This includes better conditions for your health, better standard of living for less, more opportunities to start a business and develop important contacts... and to create a new vision of the world from a new point in the world. At any age, the promise can be found, and unhappiness no longer is a way of life.—Daryl Ries, from US, living in Panama.

I wanted a place to recreate myself, live more adventurously, learn a new language and culture...grow.—Elizabeth Worley, from US, living in Panama

We wanted our youngest daughter to be stretched a bit. We all wanted to learn a new language. We were all a bit too comfortable and needed to grow. – Female, Age 45-64, Married, Working part-time, living in Panama for 2-5 years

I needed a 'big change'. I was no longer achieving my career objectives and my living expenses were high. So I determined that making the move to Central America, while likely limiting my earnings potential, would be more than offset by the reduced cost of living and a simpler life-style and lower stress levels. – Robert Reichert, from Canada, living in Panama.



Corozal Belize



Having seen the poverty in Mexico and Central America I want to make a difference in others' lives. – Male, Age 45-64, Married, Working, from US, living in Nicaragua for less than 2 years

A simpler life is a better life. – Brian Kelly, from US, living in Panama

It was impossible for me to live on social security in the US. – Niki Sims, from US, Living in Central America

Find a group of kindred spirits - a bit bohemian and a lot adventuresome. – Female, Age 65+, Single, Fully retired, from US, living in Belize for less than 2 years

Cayo District Belize



Submerge Yourself

For further investigation ●●

[Cost of Living Q & A](#)
[How Good Are The Hospitals Q & A](#)

[Belize Lifestyle & Retirement](#)
[Belize Climate, Natural Disasters, Geography](#)

[Nicaragua Lifestyle & Retirement](#)
[Nicaragua Climate, Natural Disasters, Geography](#)

[Panama Lifestyle & Retirement](#)
[Panama Climate, Natural Disasters, Geography](#)

[Panama Economy, Work, Business](#)

[Boquete, Panama](#)

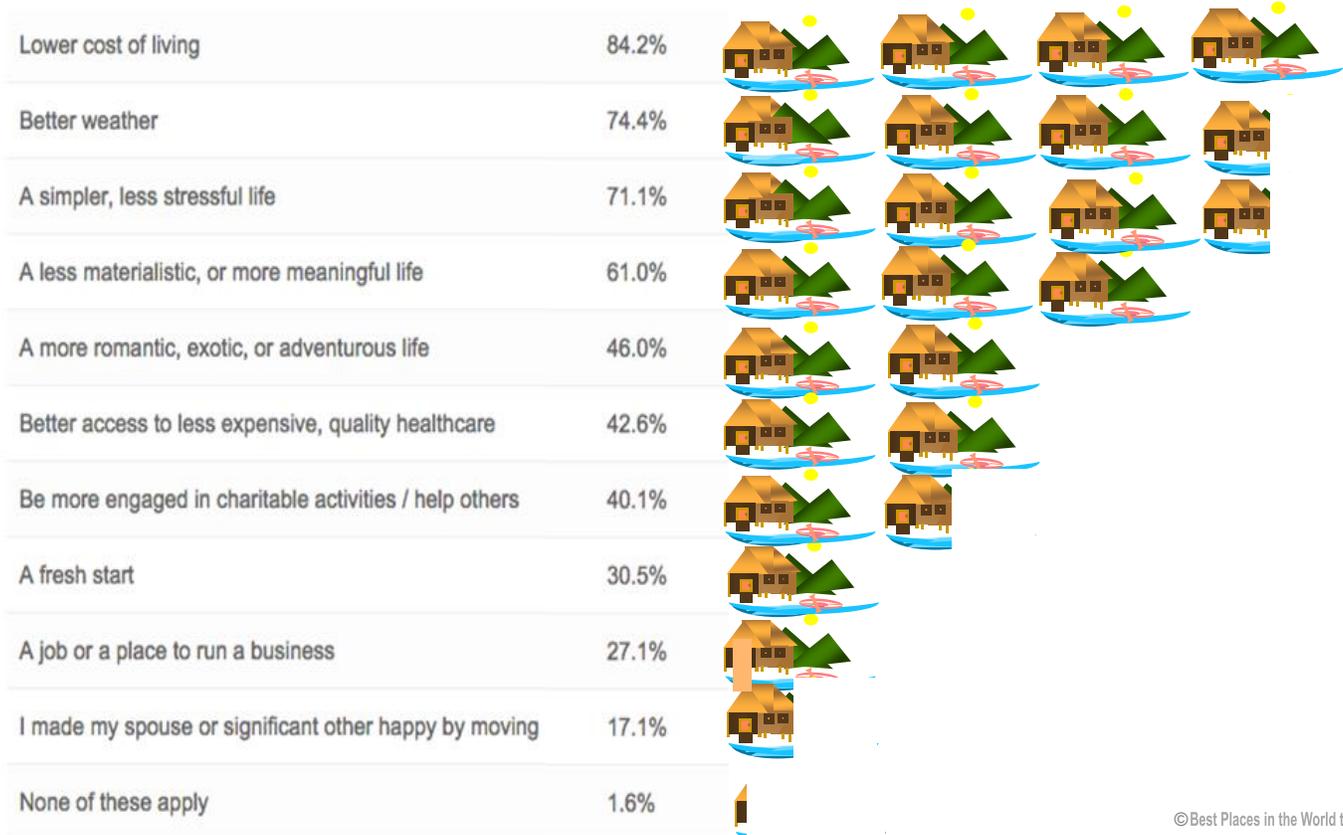
[What are the best reasons to retire overseas?](#)
[What are the worst reasons to retire overseas?](#)

[Reading, Writing and Reinvention in Granada, Nicaragua](#)
[Dancing Across the World](#)

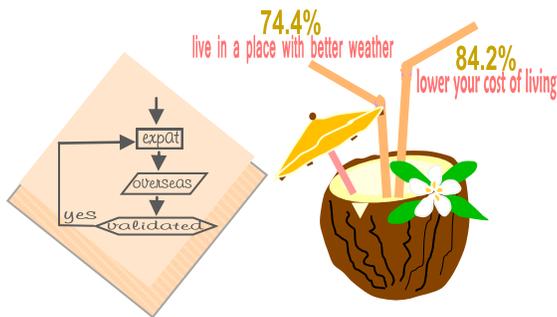
[Location Advisor](#) (an interactive questionnaire to determine best place to live)

It's True: Want a Lower Cost of Living, Better Weather, and a Less Stressful, More Meaningful Life? **Move Overseas.**

Nº 2 Please check all the things you DID achieve by moving abroad.



© Best Places in the World to Retire



simpler
71.1%
life

less
materialist
life
61.0%

Expats validated the claims that living overseas will lower your cost of living and enable you to live in a place with better weather.

While expats reported achieving a lower cost of living and better weather, following very closely behind on the things they achieved were quality of life and life fulfillment accomplishments, such as leading a simpler, less stressful life (71.1%), or a less materialistic, more meaningful life (61.0%).

Things you DID achieve by moving abroad, contined.



The achievement of getting a fresh start was cited by 38.2% of our respondents who moved to Belize, but only by 28.4% of those who moved to Panama and 24.7% of those who moved to Nicaragua. Be warned, however: in our interviews with expats living in Belize, many have cautioned against coming to Belize in order to disappear or hide. You can begin a brand new life in the land of jaguars and black orchids, but in doing so you can't escape from the long arm of the law.

~~Women were 15.8%~~ more likely than men to find a less materialistic, or more meaningful life (65.5% to 55.5%).

philosophy for breakfast



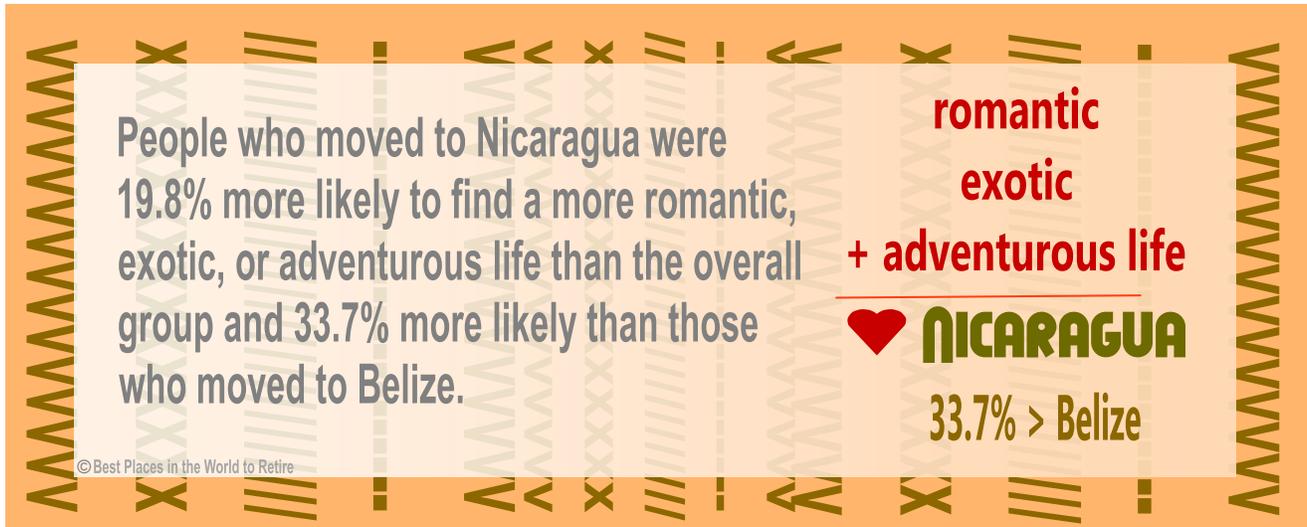
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+15.8%

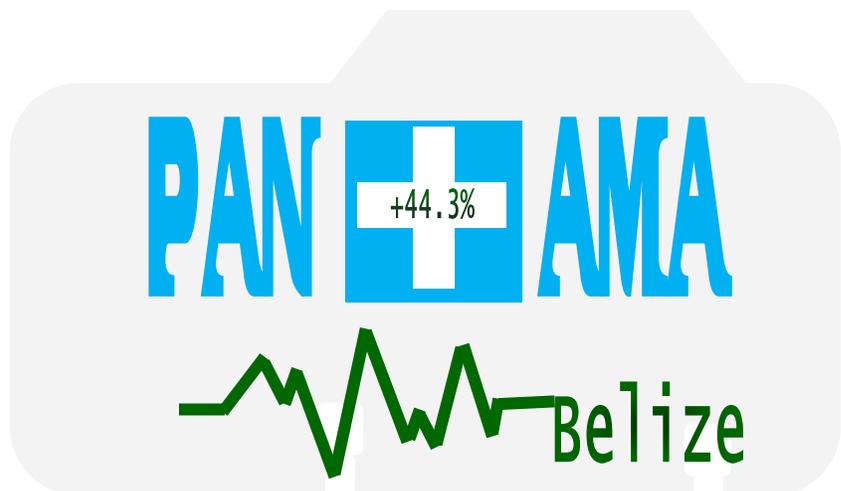


Amongst all of our respondents as a group, the second highest ranking achievement in moving overseas was better weather conditions. This was true whether we broke out the answers for men or for women. For those who moved to Belize, however, it was first. For those moving to Panama, it was second, and for those moving to Nicaragua, it was third. In my conversations with expats in Nicaragua about the weather conditions in Granada, San Juan del Sur or Managua, they have plainly said, "It's hot."

Things you DID achieve by moving abroad, contined.



People who moved to Panama were 44.3% more likely to find better access to less expensive, quality healthcare than those who moved to Belize.



While in the past, not having access to good quality, reasonably priced healthcare used to be a reason not to move overseas, it is fast becoming a reason to move overseas. (We will have more on this on an upcoming study.)

While there is heated debate as to whether the

healthcare in the US is getting better or worse, we have been told by the vast majority of expats how happy they are with the healthcare overseas. Most of the time, they are thrilled.

For just two examples, Panama City has several extremely well-regarded hospitals, including Hospital Punta Pacifica, which is affiliated with Johns Hopkins and where you can go for a fraction of the cost as in the US. Nicaragua has Hospital Metropolitano Vivian Pelas, which has a very good reputation and is International Joint Commission certified.

Respondents Comments



Things you DID achieve by moving abroad, continued

The place we live is safe, affordable, and we have both expat and Panamanian friends. We have Panamanian driver's licenses, and we do not miss anything more than you would in any small town in the USA. Thanks to SKYPE and Magic Jack we are in touch with family frequently. For us this is the right choice. We do not mind the lack of perfection in the infrastructure, plumbing, electric or Internet.—Linda Jensen, from US, living in Panama.

Very little culture shock and have fit in well. —Darrell Bushnell, from US, living in Nicaragua

Still enjoying a countryside life here with nice Panamanian neighbors who have become good friends. Nice house, 1 hectare of land with our recently purchased horse (\$200.) Our own fresh eggs and fruits. Everything we need 40 minutes drive from our nearest town and 5 minutes to the village. We really are enjoying our lives here very much.—Bill Hamilton, from United Kingdom, living in Panama.

Getting off the treadmill knocks years off your age! – Female, Age 45-64, Widowed, Semi-retired, from UK, living in Belize for more than 10 years

It has been an adventure. Never thought I would spend my retirement years in another country. – Female, Age 45-64, Married, Fully retired, from US, living in Panama for less than 2 years

The warmth of the Nicaraguan people. Looking for a community and found one. – Female, Age 65+, Single, Working part-time, from US,

living in Nicaragua for more than 10 years

There's a much better sense of community here than in the mid-size Michigan city I moved from.—Penny Barrett, from US, living in Panama

Our lives here turned out so well we are still here after ten years, while we planned to go for only 4 years.- Female, Age 25-44, Married, Working full-time, from Europe, living in Nicaragua for 6-10 years

I miss the variety of fresh fruits, vegetables and seafood. It is somewhat limited here in comparison.—Karen Walter, from US, living in Panama.

Much healthier and less stressful lifestyle. Neither my husband nor I are taking medications needed in the US any longer.- Linda Giordano, from US, living in Nicaragua

Boquete has a wonderful vibrant ex-pat community and a very welcoming Panamanian community.-- Philip McGuigan, from United States, living in Panama

By finding a new life, I found a wonderful new community, after leaving everything behind. This community has become much more important to me than the one I left behind. There is a spirit of caring and helpfulness. I came from a big metropolitan area with a rich cultural life, but with traffic jammed roads to drive and expensive parking, I participated in it less and less. The social, music and theater offerings in Boquete are fun and easy to get too. A 10-minute drive and no parking fees, and meeting up with friends unexpectedly, has been a delight. I have not for a minute



San Juan River Nicaragua

Things you DID achieve by moving abroad, continued



San Juan del Sur Nicaragua

Single, Working full-time, from Canada, living Nicaragua for less than 2 years

There are many things I like about Nicaragua: the friendly people, it's much safer than the U.S., there is a lot of freedom, not so many regulations, and opportunities to help the poor people. – Dr. Jerry Lee Hoover, from US, living in Nicaragua for 6-10 years

We sold or gave away EVERYTHING That was a 58 years accumulation of "stuff". At the age of 79 we each packed 2 suitcases and came to beautiful Boquete, Panama for a new adventure. It has been far more than we could have imagined. The local people and the large ex-pat group are all very welcoming. We had a party to celebrate our 60th wedding anniversary and, even though many of our snowbird friends were gone, we had 85 join us. That is what great friends we have after living here for 2 years. We have lived many places in the States and have never experienced the amazing friendships that we have here. – Jo Greene, from US, living in Panama for 2-5 years

It took time to achieve the more meaningful, romantic and less stressful life. In the beginning it was rather the opposite. It takes time to adapt and to achieve that. Even abroad. – Male, Age 25-44, Married, Working full-time, from Europe, living in Nicaragua for 2-5 years

Better quality of life and time with your spouse and children, able to afford private schools, people to help with home chores, and other things unaffordable in the US. Had to work twice as hard there and be more stressed just to be in debt at the end of the month. Cost of living is so low here, we save money so much quicker. – Female, Age 25-44, Married, Working full-time, from US, living in Nicaragua for less than 2 years

In our 40 years of marriage I have never been more satisfied with our relationship. – Sheryl Norris, from US, living in Panama

I was a workaholic, and didn't think I could do it. I'm still a busy person here but I'm doing things that I love! Making money became less important to me. – Linda Giordano, from US, living in Nicaragua

Many people do not do their homework before moving and then complain when reality sits in. I expected very little and ended up getting much more. – Greg Bailey, from US, living in Belize

Everyone has different expectations. Some have too many. If you have never traveled internationally and have no inten-

regretted my move. Every morning I wake up feeling I am in Paradise! – Female, Age 65+, Widowed, Fully retired, from US, living in Panama for 6-10 years

Panama is one of the easiest places to start a venture - but watch out - the most dangerous animal in Panama is the broke gringo!—T Rob Brown, from Canada, living in Panama

Little did we know that being retired actually means more work, not less. Building our house, becoming involved with charitable clubs such as Rotary and most important the joy of helping children grow up to be educated and make choices on their future. We are busy every day. – Female, Age 65+, Married, Fully Retired, from US, living in Belize for more than 10 years

Nicaragua truly has some of the kindest people. People are always willing to help and give the shirt off their back. – Male, Age 25-44,



Cerro Negro Volcano Nicaragua

Things you DID achieve by moving abroad, continued



River Nicaragua

tion of adopting a new/different culture, Central America may NOT be for you. – Carol Hurst, from US, living in Panama

We have been healthier here. Stress is not an issue. Some physical problems disappeared after we made the move. Life is simpler for sure. No stress improves one's life a lot. – Female, Age 65+, Married, Fully retired, from US, living in Panama for 2-5 years

We did our homework before moving so no big surprises.—Cindy Thomas, from US, living in Panama.

Think of your commute to work. In San Diego, it took me an hour and a half to go 15 miles - and that is in cutthroat traffic. In Nicaragua, no road rage, no traffic jams, heck - you probably don't even need a car. Just taking driving stress out of your life alone is enough to make the move. – Bonnie W. Hayman, from US, living in Nicaragua

Of all the qualities listed in the survey, the most important was not included. What really matters is the people that you plan to live among, and who will become your friends and neighbors.- Male, Age 65+, Married, Fully retired, living in Panama for more than 10 years

Okay. I do miss great pastrami and corned beef.-- Philip McGuigan, from United States, living in Panama

For further investigation



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[Cost of Living Q & A](#)
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[Belize Climate, Natural Disasters, Geography](#)

[Nicaragua Lifestyle & Retirement](#)
[Nicaragua Climate, Natural Disasters, Geography](#)

[Panama Lifestyle & Retirement](#)
[Panama Climate, Natural Disasters, Geography](#)

[Panama Economy, Work, Business](#)
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[What are the things I'll be most happily surprised by when moving or retiring abroad?](#)

[What do I need to know about living overseas and retiring abroad?](#)
[What are the best places in the world to retire?](#)

[Penny Barrett, Boquete's Liaison Extraordinaire](#)
[Phil McGuigan and Other Heroes in Panama and Beyond](#)
[Health Matters and the Change Has Been Good](#)
[Advice and Observations About Life In Another Country From Someone Who's Been To Over 40 of Them](#)

Expats Achieve More Than They Predicted By Moving Overseas

The graphs below compare the answers from all respondents to

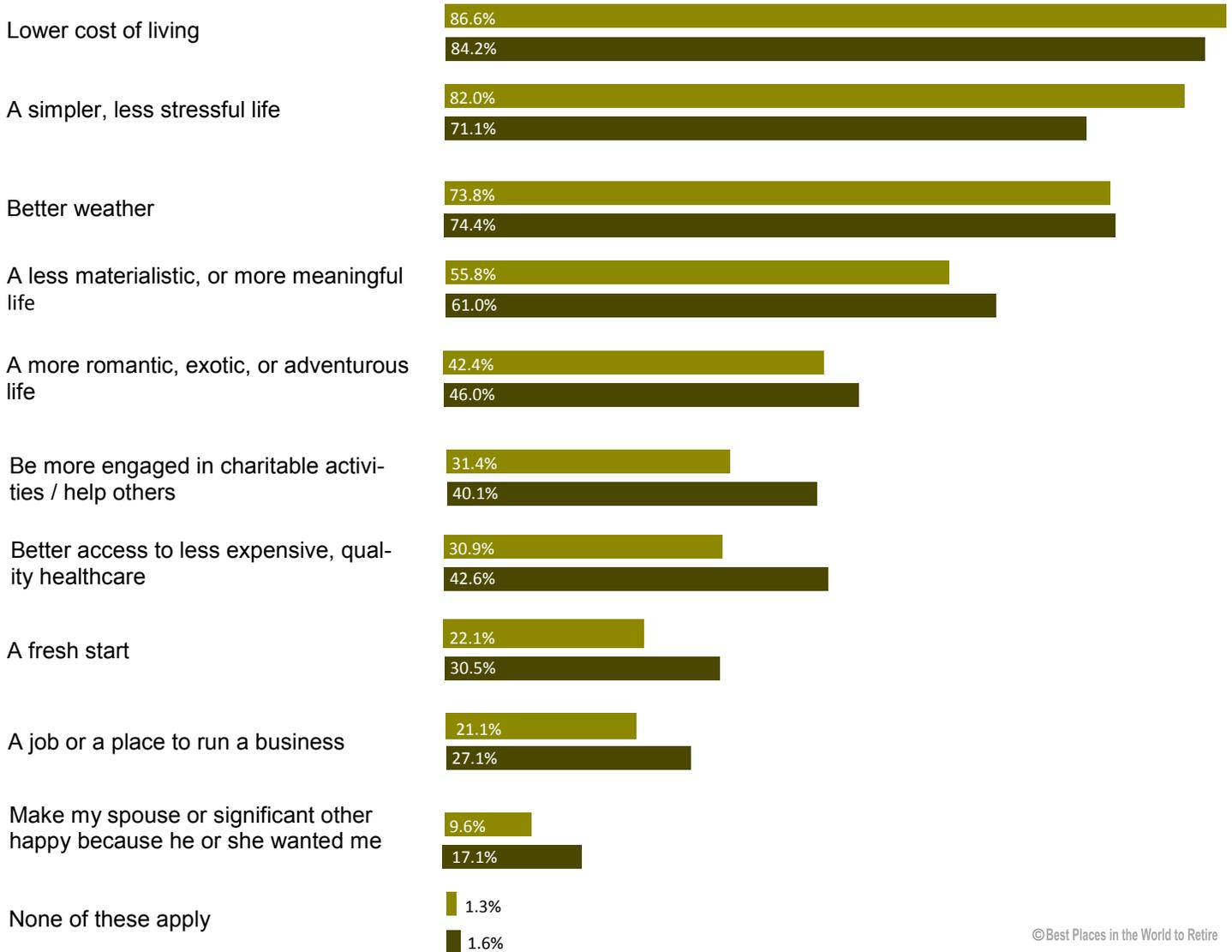
Nº 1 “Please check all the things you **THOUGHT** you would achieve by moving abroad”



Nº 2 with “Please check all the things you **DID** achieve by moving abroad.”

LEGEND

- = Thought could achieve
- = Did achieve



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Expats Achieve More Than They Predicted By Moving Overseas, continued

Expats move handily from "fantasy" to "reality"

In almost every area, our respondents found that what they thought they could achieve by moving overseas was exceeded by their reality.

Therefore, not only were expectations about moving abroad not overblown, but in almost all circumstances, what our respondents thought they could achieve was underestimated.



Modern life is filled with people whose reality is less than their expectations, not the other way around. Therefore, and given that our expat experts did have fairly high expectations, they are either extremely appreciative people, living overseas is wonderful, or the reality is a combination of both.



74.5% If you're like our respondents, you'll be most surprised by how much happier your spouse or significant other is (74.5% more than you anticipated),



38.0% getting that fresh start you wanted (38.0% more than you anticipated),



37.9% and receiving better access to less expensive, quality healthcare (37.9% better than anticipated).



28.4% You are also more likely to find that job or to run a business than you thought you would (28.4%)



27.7% and you're much more likely to become engaged in charitable activities and helping others than you thought you would (27.7%).



2.8% Your cost of living is likely to be about what you expected it to be (about 2.8% higher),



13.3% while you'll most likely achieve less in the area of stress reduction and leading a simpler life than you thought you would (13.3%).

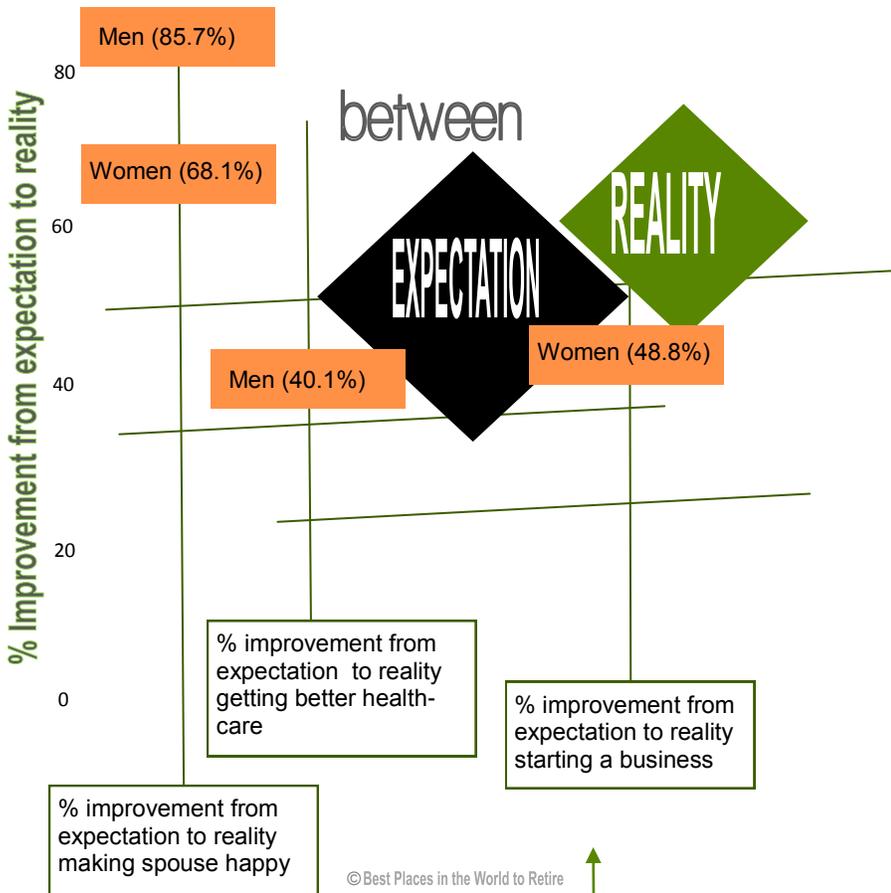
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As the wife of one who dreams of being an expat, it was my suggestion that we put in the question about moving to another country in order to make a spouse happy. When the results came in, I realized how few people were motivated to pull up stakes to please a loved one; that reason came second to the last, right above "none of these apply."

Looking at the final tabulation, moving because a spouse wanted to had the highest differential among all comparisons between thinking what one could achieve by moving overseas and what one did achieve, 9.6% vs. 17.1%. It may have been the last concrete motivation for becoming an expat, but it had the highest gain when the move was made.

Expats Achieve More Than They Predicted By Moving Overseas, continued



The improvement between expectation and reality for men was greatest for making their spouse or significant other happy (7.7% expectation to 14.3% reality; an **85.7% improvement**) and in getting better access to less expensive, quality healthcare (30.3% expectation to 42.3 % reality; a **40.1% improvement**).

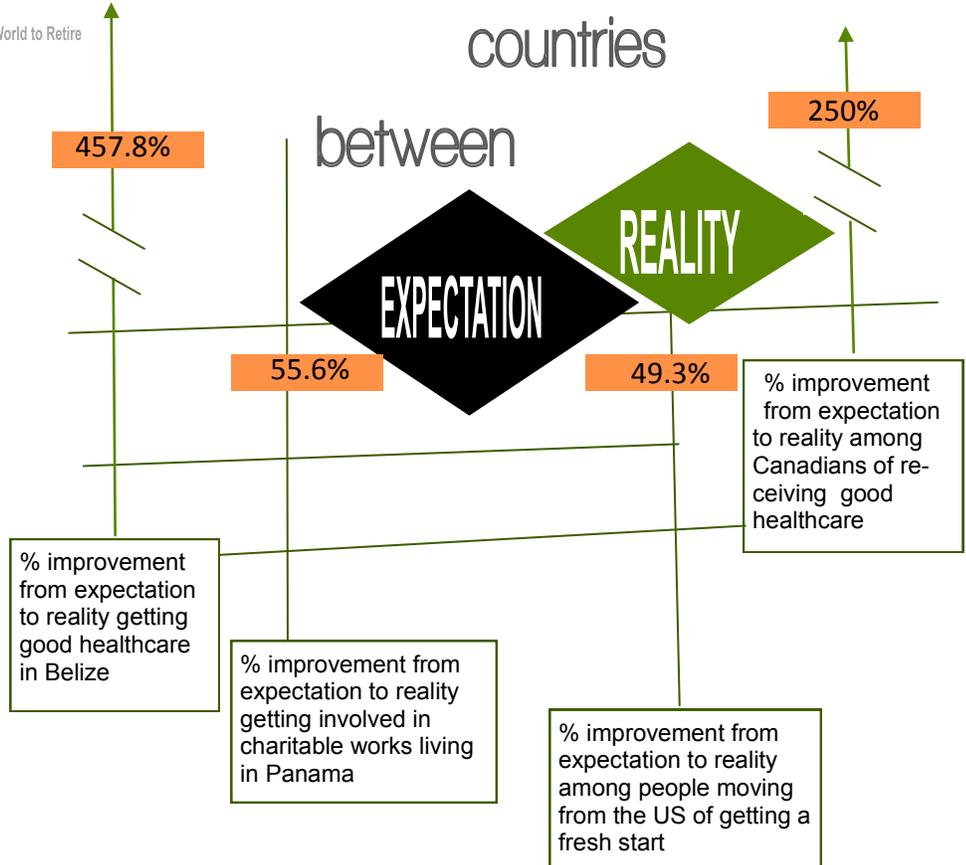
The improvement between expectation and reality for women was greatest for making their spouse or significant other happy (11.6% expectation to 19.5% reality; a **68.1% improvement**) and in a job or a place to run a business (16.4% expectation to 24.4% reality; a **48.8% improvement**).

The reality of the healthcare in Belize was a whopping **457.8% better than expectations** (64.7% to 11.6%)

In Panama, the expectation of being more engaged in charitable activities / helping others of 25.9% was **exceeded in reality by 55.6%** to 40.3%.

The reality of a fresh start for people moving from the US was **49.3% better than their expectation** (32.4% to 21.7%)

People who moved from Canada were exceptionally happily surprised by what they achieved in better access to less expensive, quality healthcare—4.0% thought they could achieve it, while 14.0% did—a **250% increase in reality from expectation**.



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Expats Achieve More Than They Predicted By Moving Overseas, continued



After living to work I suddenly found myself unable to get a job. It was a blessing. Though I was concerned about making my dollars stretch further, it also made me focus on what I'd been missing. In short, I was receiving the gift of time and finally take a deep breath and say, "How then shall I live?" The cosmic question resonates daily and often echoes the word, "tranquilo." – Female, Age 65+, Single, Semi-retired, from US, living in Panama for 2-5 years

Living in Panama for almost 12 years...this has been the most amazing, challenging, productive and happy period of my entire life.—Elizabeth Worley, from US, living in Panama

I didn't know where I was going and I had no real intention of living overseas. I only knew my old life wasn't working. When a friend gave me flight benefits for one year I took maximum advantage. I traveled and lived in 12 countries. The result was that I found my authentic self in the process. That's the real reason for living abroad. – Female, Age 45-64, Single, Working full-time, from US, living in Panama for 2-5 years

We did our due diligence and made pre-move research trips, something that we suggest to anyone thinking of moving abroad. You, generally, wouldn't move across your native country without visiting the new location first, so why would you even consider moving to a whole new country without doing physical, feet on the ground, research. The small financial investment can save you thousands of dollars and dozens of headaches.—Eden Ruden, from US, living in Nicaragua.

With our 2 incomes, we know that we cannot afford to retire in the US and keep our current standard of living. We can do this in Panama. – Male, Age 45-64, Married, Working full-time, from US, living in Panama for 6-10 years

Many of the ex-pats I have met are surprisingly accomplished

and talented. – Sheryl Norriss, from US, living in Panama

Wonderful weather, better health, and more friends than I ever had in my other life. A nice home in which I keep the bottom half open to rent to expats while they are waiting to build or just here as snow birds. Living in a Belizean neighborhood affords me to know the people of this country better. And I love being able to go and buy fresh produce from either a vender going around on his bike or at the open market. Also if I wish I can take a nice swim in the bay of Corozal. You can have any kind of lifestyle you wish here. It all depends on your income. One beautiful thing about Belize you can go anywhere in the country and get there in less than six hours. I have many friends who stay right here in the Corozal district because they say we have everything from the Mayan ruins to the Corozal Bay right at our finger-



Lake Gatun Panama

Expats Achieve More Than They Predicted By Moving Overseas, continued

tips. Love, Love Belize. – Female, Age, 45-64, Widowed, Fully retired, from US, living in Belize for more than 10 years

It is tremendously hard to explain to a would-be expat the trade off of moving from your home country and having a value on the lifestyle that your new country has to offer. I had a fantastic career in the States building and managing super regional malls and eventually homes and restored a historic 1872 hotel. Yes, busy and stressed to a maximum level of where I no longer enjoyed my life, found myself running on the weekends to the malls for things, and all the other options that we clutter our lives with in the hectic pace of keeping up. My first months in Belize was the adventure that I anticipated but settling into to the reality and value of a life that is not cluttered, doesn't have movie theaters (although I see everything on DVD just the same), doesn't have shopping malls, doesn't have a Black Friday (which I never participated in anyway), but offered a life that was slower paced. The value of your time, getting to actually know people is out of the days of the 1950s to share free time together, helping people you know, experiencing the native culture who are absolutely some of the friendliest



Pedasi Panama



Bocas del Toro Panama

people on earth and they will take you in like you are a part of their life if you let them. – Female, Age 45-64, Married, Working full time, from US, living in Belize for more than 10 years

The life in the U.S. strangles you. With all the rules and regulations, lawsuits, homeowners' association guidelines and more, you live a regulated, controlled life. In Nicaragua I feel "free" like never before in my life. I can paint my house orange, wear whatever I want and do whatever I want with absolutely no criticism. People don't realize that they have given up their freedom in developed nations. – Bonnie W. Hayman, from US, living in Nicaragua for 6-10 years

After spending roughly 40 years in a high-energy sales field I truly am enjoying my new home. The pace is as fast or as slow as you would like. As far as healthcare, I had the unfortunate need to use my new health plan when I took ill here. After what can only be described as world-class care I was flown back to the States. My doctors in the U.S. concurred the care I received while out of the country was top notch and saved my life. Lastly, other than the initial cost of a beachfront home I find the cost of living here to be but a fraction of what I was used to in the U.S. – Male, Age 45-64, Married, Semi-retired, from US, living in Nicaragua for 2-5 years

Was surprised the health care was better than expected. – Female, Age 45-64, Married, Fully retired, from Canada, living in Belize for more than 10 years

Getting away from the hustle and bustle and the associated stress has probably been our greatest blessing. When we return to the States to visit, we feel like we can cut the stress with a knife. You don't realize that until you are away from it for a while. – Jo Greene, from US, living in Panama for 2-5 years

Expats Achieve More Than They Predicted By Moving Overseas, continued



Coronado Panama

Moving abroad is a leap of faith and takes a lot of self-confidence and confidence in your partner/spouse. You are often each other's sole support in your new home. The adventure, fun and experiences are all the more wonderful when you can share them with a loved one or significant other. – Female, Age 45-64, Married, Semi-retired, from US, living in Nicaragua for 2-5 years.

Don't be afraid to take that first step. It is not that hard. Panama has all the needs that the US has, very qualified doctors, Internet, television, all kinds of business, but there will things that you will miss. The beauty will outweigh that. – Janet Evans, from US, living in Panama

I can't say enough about a fresh start and living a life completely different from where you left. Very simply you have to realize what is valuable to you.... the hubbub of the life you came from or a life where you actually have the kind of friends you did in the 1950's in the States... and no one tapping on your shoulder for another fee or regulation. My mother once said, "But honey, there are no shopping centers or movie theaters or symphony or anything". I said, "Yea, I know.... great isn't it?" – Female, Age 45-64, Married, Working full time, from US, living in Belize for more than 10 years

Shangri-La exists for you in your own making. You have to be happy with yourself before you can be happy with or for anyone else. Here, I am able to work on or do what makes me feel fulfilled. Ergo, I'm happy. – Ernesto Mendiola, from US, living in Panama

We moved mainly for economic reasons, so we could retire on the money we had but now I am so glad we don't have a lot of money. Otherwise we might have missed this whole experience. It has exceeded all expectations and we are so happy with our new life! – Kris Cunningham, from US, living in Panama

For further investigation

Submerge Yourself

[How Good Are The Hospitals Q & A](#)
[Cost of Living Q & A](#)

[Belize Economy, Work & Business](#)
[Belize Lifestyle & Retirement](#)
[Belize Healthcare](#)

[Nicaragua Lifestyle & Retirement](#)
[Nicaragua Economy, Work & Business](#)

[Panama Lifestyle & Retirement](#)
[Panama Economy, Work & Business](#)

[What are the best opportunities to do volunteer and charity work in Belize?](#)

[What are the best opportunities to do volunteer and charity work in Nicaragua?](#)

[What are the best opportunities to do volunteer and charity work in Panama?](#)

[I Needed to Change the Way I Think Since I Moved to Panama](#)

[Why are you shaving my testicles?](#)

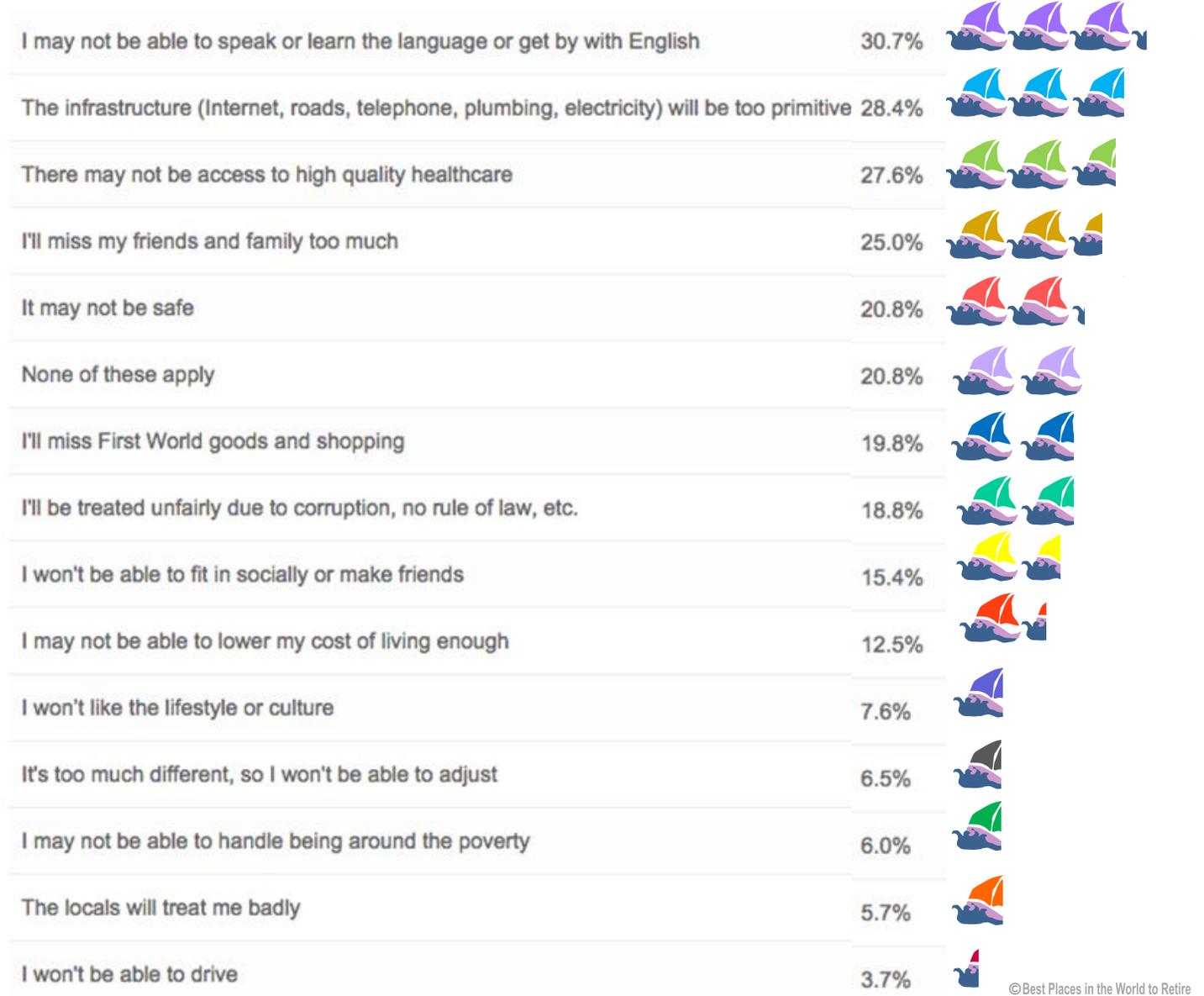
[Last Sunday of the Month, Boquete, Panamá](#)

[Charity Fund Raiser for the Puedo Leer Library, Nicaragua](#)

[At Long Last, Love and Fulfillment in David, Panamá](#)

Not As Fearless As You Thought: Potential Expats Have LOTS of Worries About Moving Overseas

Nº 3 What were your biggest worries about moving abroad?



Although 20.8% of our respondents said they weren't concerned about anything on our list of worries, among the remaining 79.2% of our respondents, there were a wide variety of worries before moving overseas. This indicates that, while they may eventually be more adventurous than others, expats were definitely not without anxieties about moving overseas. Having concerns about moving overseas (even for those who do it) is by far the norm.

Biggest worries about moving abroad, continued



True Survey

Authentic Studies of Fear Detection

July 25 cents

The Missing Family

Women were most more concerned than men that they would miss their family and friends too much (30.9% to 18.3%; 40.8% difference)

The Poverty Factor

More women were concerned than men about not being able to be around poverty (8.8% to 2.8%; 68.2% difference)

Nowhere to Shop

More women than men were concerned with missing First World goods and shopping (23.0% to 16.1%; 30.0% difference)

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Whether or not they feared not being able to speak Spanish in the countries into which they would relocate, many expats who were determined to start a business did so without

knowing the language. Even now, with success under their belts, some of these entrepreneurs have barely increased their working Spanish but continue to thrive and expand in the countries they have as their home base.

In my interviews with successful expats (many of whom have lived in Spanish-speaking countries for years), it was surprising to me how many of them didn't speak Spanish fluently.

Where you move within a country makes a big difference on how comfortable you will be not being able to speak English. In Boquete, Panama, for example, we are told that it is very possible not to speak Spanish at all, and get by. In other places in Panama, this is less the case.

While many expats said that, yes, you could get by in general without speaking the local language, almost all of them said that it was a very good idea to at least try, and the more you know, the more integrated you will feel in your new home, and the more likely you will be able to enjoy the full cultural experience and the people of your adopted home.



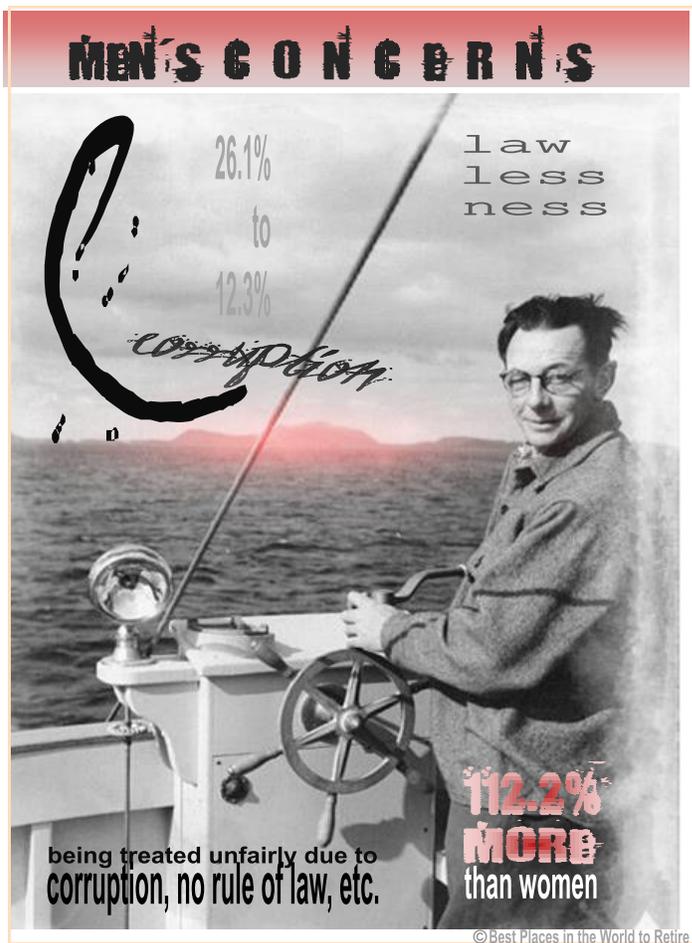
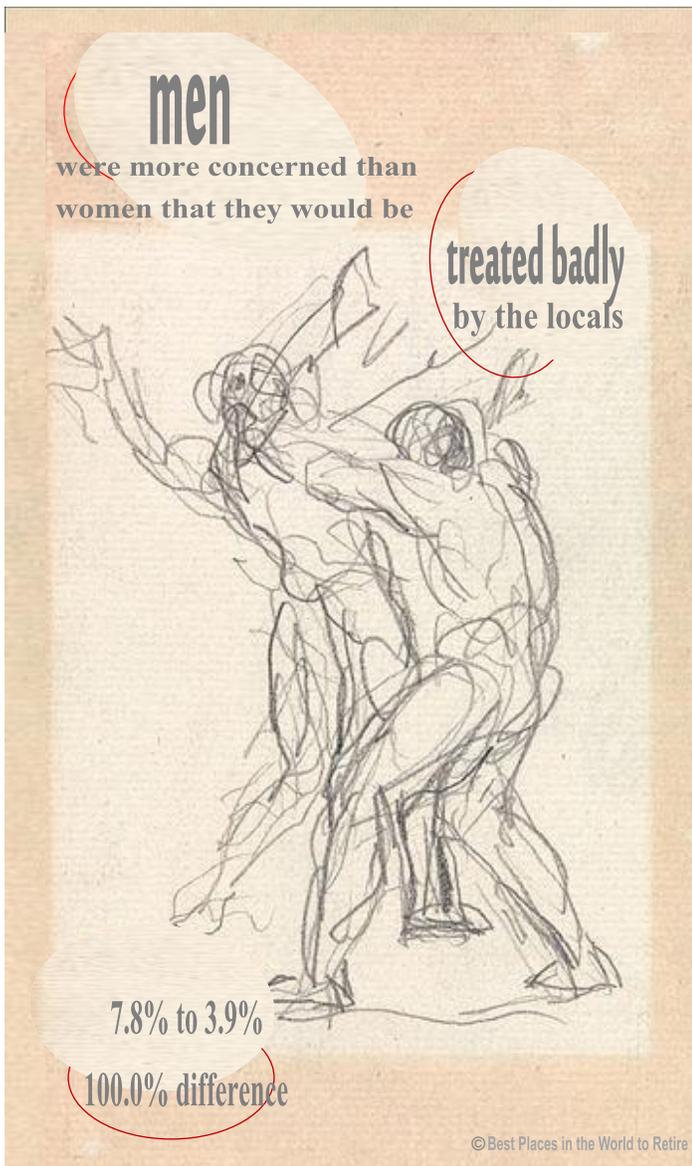
I had expected that our respondents would admit to many worries about moving overseas, because, after all, there would be many challenges ahead.

Then I compared the responses based on where they moved. Surprisingly, the people who had moved to Nicaragua listed as their number one "fear" that they had no fear, choosing "None of these [fears] apply" as their number one answer. This was not true for Panama, nor for Belize.

We had expected those moving to Panama to have less fears, because it is arguably the most developed and comfortable, or Belize, because English is the national language.

Evidently, people who move to Nicaragua are a pretty fearless group.

Biggest worries about moving abroad, continued



The areas where men were more concerned than women included being treated unfairly due to corruption, no rule of law, etc. (26.1% to 12.3%; a 112.1% difference) and being treated badly by the locals (7.8% to 3.9%; 100.0% difference).



While it fits the stereotype that women would be more concerned than men about separation from family, friends and shopping, it was a bit surprising that men had greater concerns about how they would be treated by others in their new home.

Biggest worries about moving abroad, continued

X-PATS

FROM THE
UNITED STATES
AND
CANADA

**EXPEDITION
PANAMA
NICARAGUA
BELIZE**



The Move is Coming!



Uncertain!

People from the US were 47.7% more likely to fear they wouldn't be able to fit in socially and make new friends (15.3% to 8.0%) than Canadians.

Anxious!

People from the US were 71.8% more likely than Canadians to fear that the locals would treat them badly (7.1% to 2.0%)

Frightened!

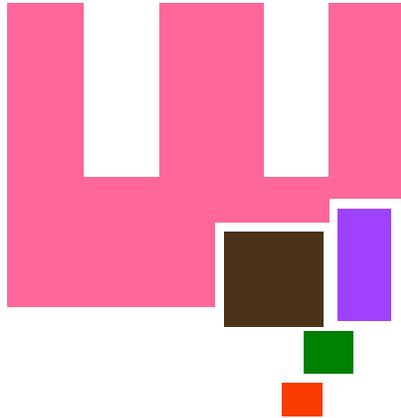
The Canadians biggest fear in largest numbers when compared with the Americans was that they wouldn't be able to speak or learn the language or get by with English (42.2% to 30.9%; a 36.6% difference).

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Our theory as to why Americans are more concerned about fitting in socially overseas or being treated badly by locals is a combination of 1) Americans are more concerned that, America / Americans in general may not be liked overseas; and 2) that Americans are generally less traveled than Canadians. (30% of Americans have passports, compared to 60% of Canadians.) Read the next section to see if this turned out to be true.

Biggest worries about moving abroad, continued



Biggest Worries Comments

Our biggest fear was could we adapt to the point of enjoying the new cultures and way of doing things? – Pamela Cournoyer, from US, living in Central America

The education of my children was and somehow still is my main pre-occupation and worry. – Laetitia Knight, from Europe, living in Nicaragua

You move to a beautiful and exotic

place, your friends and family will come and visit ;) – La Veranera, Playa El Coco, from Europe, living in Nicaragua

I have travelled too much, and seen too much of the world, for any of the fears above in the question to really concern me. The personal stuff doesn't apply, and the infrastructure is what it is. If it ain't right for you, don't go there. – Male, Age 65+, Married, Fully retired, living in Panama for more than 10 years

Our biggest worry was that we might be making a mistake selling our house and most of the things in it. What was really hard was parting with items that for so long you felt you just had to have, like glasses from a cruise or a plate you bought while on a holiday because it was too expensive. – Clyde Page, from Canada, living in Panama

I did not enter into this move (lifestyle change) blindly. I had visited many times and made an informed decision to make the move. – Carol Hurst, from US, living in Panama

Adaption to a Third World country requires that you pretty much be fed up with the pace and life that we are all sucked into in the States. Where we have the need for new cars, new stylish clothing, we need to make so we can spend. The value of life here is simply that... a value for your life that is wholly different than what you have known and you miss it when you leave here. – Female, Age 45-64, Married, Working full time, from US, living in Belize for more than 10 years

Some people love their independence until they actually have it and then find it difficult to handle. If you're adaptable to new situations, are willing to be flexible, have a positive outlook and take a few chances, all things are possible. Making such a move without help can be very intimidating for some, so you really need to know yourself. – Robert Reichert, from Canada, living in Panama

For further investigation

[Q & A for Can I Get By Just Speaking English](#)

[Q & A for How Good Are The Hospitals](#)

[Q & A for Safety](#)

[What should I be most concerned about regarding retiring abroad?](#)

[What are the worst reasons to retire overseas?](#)

[What are the best reasons to retire overseas?](#)

[What do I need to know about living overseas and retiring abroad?](#)



[New Metro \(Subway\) in Panamá](#)

[Learn Step by Step](#)

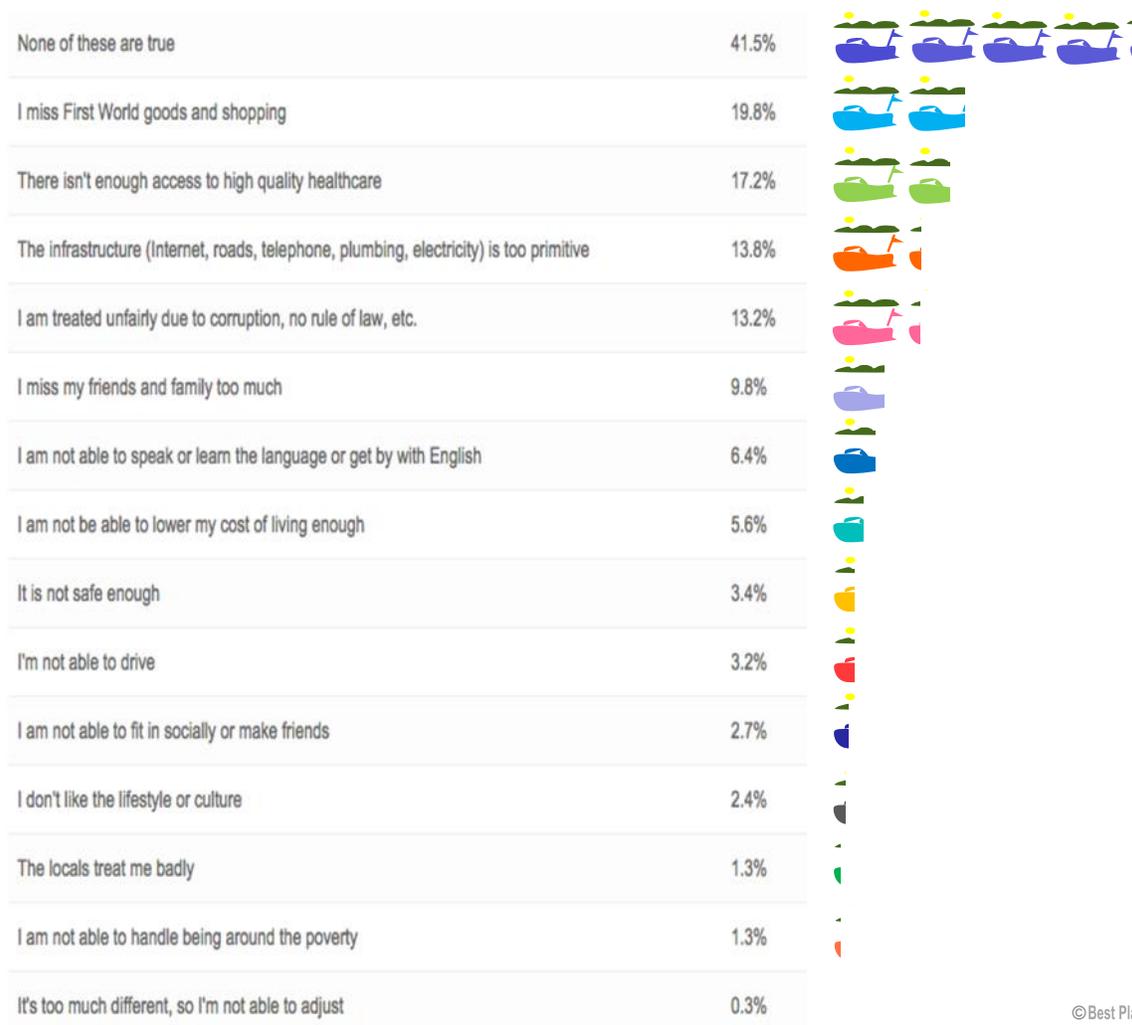
[Never Say Never](#)

[Video Calls Work for Homesickness When Living Overseas](#)

Thinking About Moving Overseas?

Here's What You Should be Worried About

Nº 4 Now that you know the situation living abroad, which of these are true? *



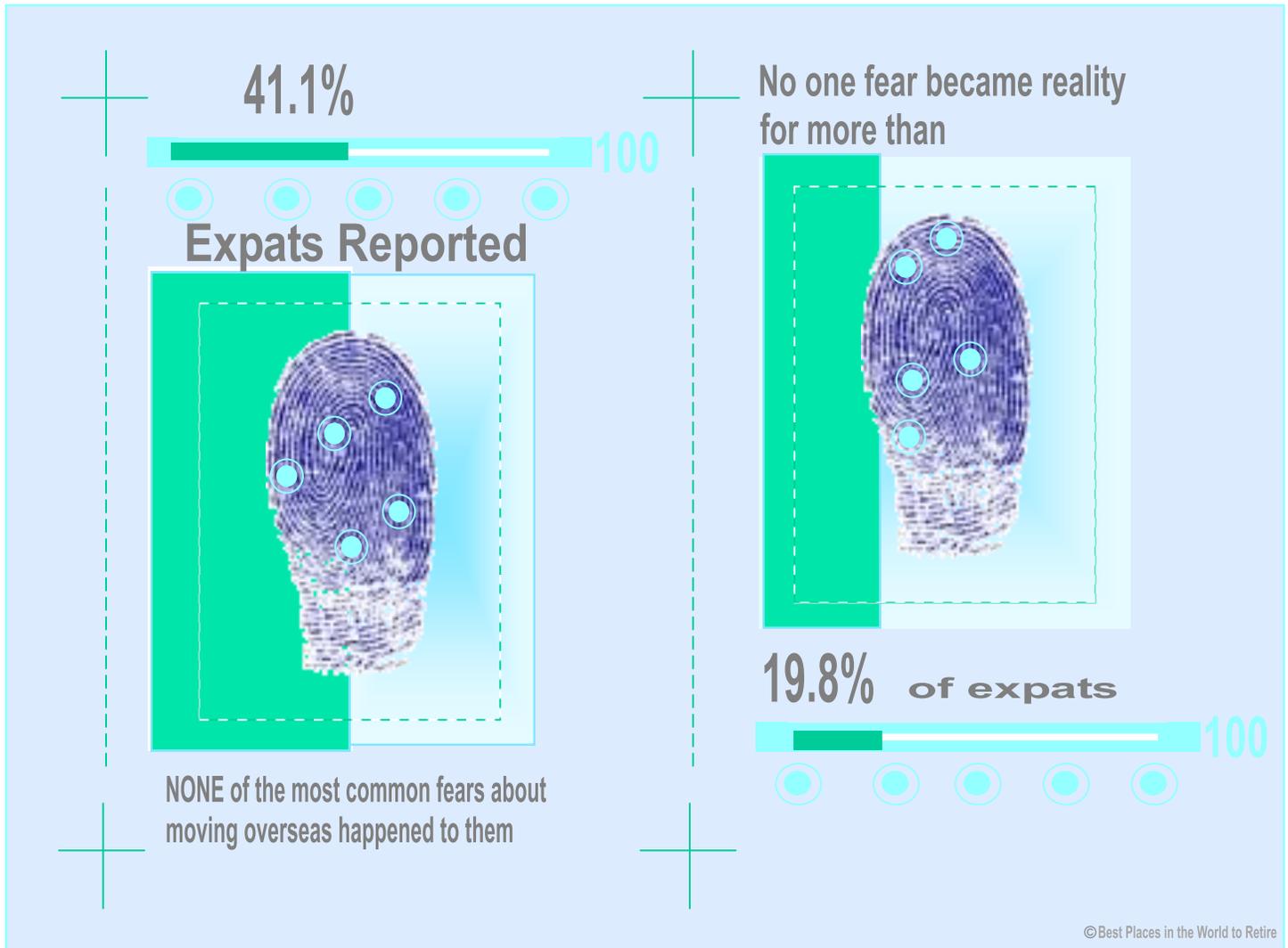
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Given that not even one realized fear gained more than 20% of responses, these findings indicate that there is no widespread dissatisfaction with any one particular realized fear.

If you're thinking about moving overseas, we recommend that you look at the realized fears on the chart and determine if any of the fears reported are significant enough for you not to move.

What You Should be Worried About, continued



In the last section, we noted that 15.1% of those from the US had a fear of not being able to fit in socially or make friends overseas. The reported reality was 1.8%. We also reported that 7.1% of those from the US were worried that the locals would treat them badly in their new home overseas. The reality was 1.8%.

In both cases, those from the US worried more than Canadians, but the reported reality for Canadians and Americans was almost identical.

The upshot: Americans are much more able to make friends and are more accepted by the locals than they feared, at about the same level as Canadians.

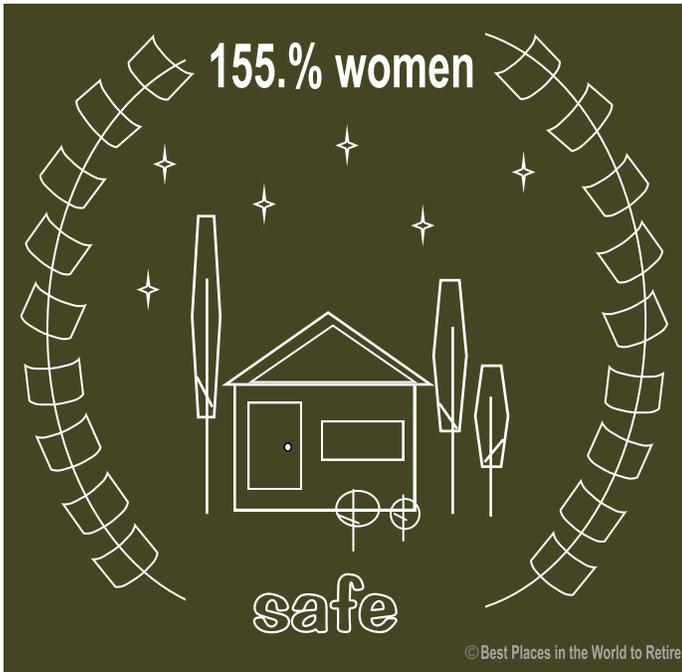


The greatest realized worry for all respondents as a group was not having access to First World shopping. Surprisingly, the difference between how much this was missed by women (20.2%) as opposed to men (19.4%) was statistically insignificant. Conclusion: men miss creature comforts as much as women.

In my interviews, I have been told to tell anyone visiting to bring Oreo cookies, Asian spices, and Breyer's ice cream. And, if you can figure out how to get it on the plane, a pastrami sandwich.

What You Should be Worried About, continued

Women were 155.0% more likely than men to report that it is not unsafe where they live (5.1% to 2.0%).

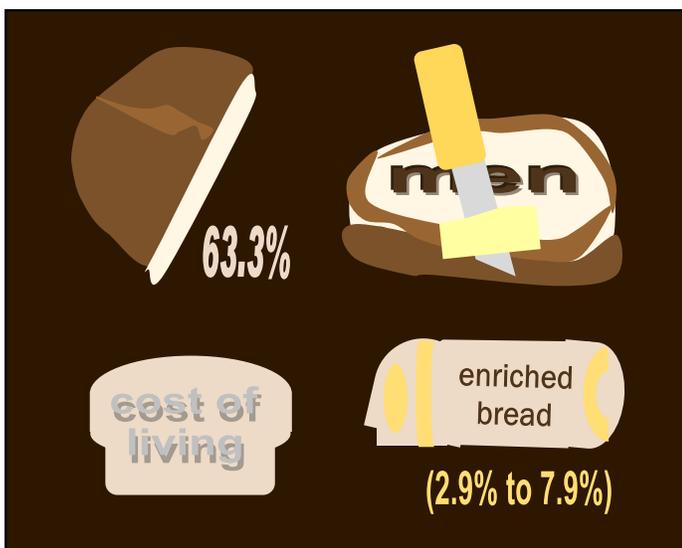


105.6% more women reported



Women were 105.6% more likely than men to report that they are not treated unfairly due to corruption, no rule of law, etc. (8.9% to 18.3%).

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63.3% more men than women reported that it is not true that they were not able to reduce their cost of living enough (2.9% to 7.9%)

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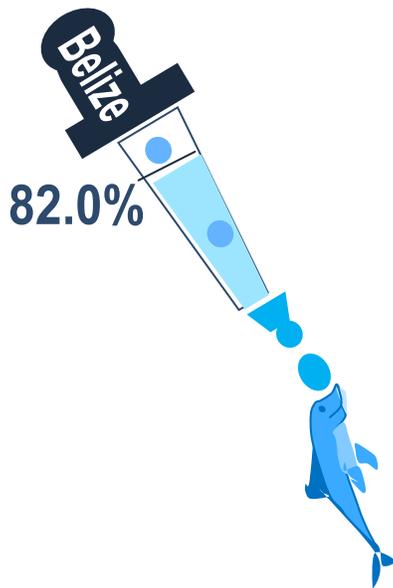


Our expats' level of comfort relative to safety in general surprised us, but we were extremely surprised that only 2.0% of women reported that it is unsafe where they live.

We suspect that this compares favorably with most places in North America and along with not having access to quality healthcare, is one of the more pervasive myths our study revealed.

Living abroad, for the vast majority of people (even more so for women) is reported as being very safe.

What You Should be Worried About, continued



People who moved to Belize were 82.0% more likely than those overall to report that it is not true that there isn't enough access to high quality healthcare (31.3% to 17.2%)

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(still not)
MISSING
 YOU  **67.8%** **U**

Men were 67.8% more likely than women to report that it is not true that they miss their family and friends too much (4.6% to 14.3%)

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What You Should be Worried About, continued



Selected comments from respondents:

My biggest fear before moving here was snakes. I still fear snakes, but now I fear spiders, too. – Female, Age 45-64, Single, Fully retired, from US, living in Panama for more than 10 years

Nicaragua, in my opinion, is the second safest country in the Americas after Canada. – Male, Age 25-44, Married, Working full time, from Canada, living in Nicaragua for more than 10 years

There is nothing standard here from prices on goods to law enforcement to national laws. – Female, Age 45-64, Married, Fully retired, from US,

living in Nicaragua for less than 2 years

While they say that the older you get the more difficult it is to learn a new language, I have found that exposure to Spanish has been very influential in my ability to speak the local language. I hear it every day, I see it on TV and have learned a great deal of the language this way. – Female, Age 45-64, Divorced, fully retired, from Canada, living in Panama for less than 2 years

Since we left the thieves, noise and heat of Granada, we have felt very safe. In Granada, anything that was not nailed down was stolen and even sometimes that was not enough! Here, we leave everything out, wheelbarrows, shovels, the car can be unlocked, my cuidador leaves his bicycle out even at night. However, that is why it is important to know an area and not believe the seller or the realtor when they tell you an area is safe. Just 3 km from our house is a high drug use area; and therefore, a high theft area. – Lorine Dolin-James, from US, living in Nicaragua

It's a difficult transition going from the States to a country you don't really know. You MUST be open-minded and deal with the culture as such. Don't try to change this culture to make your life easier. Leaving family, friends and a job was difficult at first. But I was told by many Panamanians to give it a year. We did and it was the best decision we could have ever made. – Female, Age 45-64, Married, Fully retired, from US, living in Panama for 6-10 years

I love Starbucks and Kohl's department store and neither are available here... I miss them still after being here a year. – Female, Age 25-44, Married, Working full time, from US, living in Nicaragua for less than 2 years

All my suppositions were dead wrong and I am so glad. My expectations became more realistic the more time I spent here and I let myself experience the country as it is not as I thought it should be. – Female, Age 65+, Single, Semi-retired, from US, living in Panama for 2-5 years

I didn't realize how much I miss the shopping in the USA until I moved here to Belize. – Edward Banas, from US, living in Belize for 2-5 years

I do miss being able to just "run to the store" for small items. – Female, Age 65+, Married, Fully retired, from US, living in Nicaragua for 2-5 years

I was surprised by how easily I fit in with all the locals. – Patrick J Cylkowski, from US, living in Central America

There are times when I REALLY miss certain foods and spices. – Robert Lorenzi, from US, living in Panama

I have learned how to work around some of the shortcomings. Also, my values have changed - I don't need "stuff" like I used to. One disappointment is that more friends and family have not come down here to visit. – Female, Age 45-64, Single, Fully retired, from US, living in Panama for more than 10 years

None of the above fears in the question really apply, but you WILL have to learn Spanish, or you may be checking one

What You Should be Worried About, continued



Panama Canal Panama

or more of the items on the above list. As for 1st world shopping, with Amazon and Mailboxes Etc. you can buy 95% of what you want online, and the rest can be obtained by spending \$400 for a ticket round trip (with Jubilado discount) to Miami to go shopping.—Roy Canon, Panama – Roy Canon, from US, living in Panama for more than 10 years

The secret anywhere that one settles means a good ability to adjust to customs, laws and surroundings. You have to adapt to the country, not the other way around.—Bill Hamilton, from United Kingdom, living in Panama

We moved here with the idea that what is available locally in stores etc. is acceptable and what we will live with. It has been easy to do so, and we have imported very little from the US. – Male, Age 45-64, Married, Fully retired, from US, living in Belize for 2-5 years

I do miss my friends and family quite a bit. However, I've been lucky enough to have many visit already! – Female, Age 25-44, Divorced, Working full time, from US, living in Nicaragua for less than 2 years

One's expectations must be in sync with the realities you will encounter. This isn't a First World country like we all know today. It is more like the First World country we knew 40 years ago. That doesn't make it bad; only different. There is a trade-off. Lower cost of living also means lower revenues to government and therefore in some cases less infrastructure, but mostly this is superficial. The real things that matter are quite acceptable and the life-style is happier and healthier. If people want things to be "just like back home", why did they leave? "Just like back home" probably means 'just as expensive as back home'. I think of growing up in the fifties and freedom of that time and feel somewhat like that here in Panama.—Robert Reichert, from Canada, living in Panama

Ok, so who really needs a hundred pairs of shoes? I have so much and so many have so little, the experience has made me right sized. – Female, Age 65+, Single, Semi-retired, from US, living in Panama for 2-5 years

For further investigation

[Q & A for Safety](#)

[Q & A for How Good Are The Hospitals](#)

[Belize Shopping & Restaurants](#)

[Nicaragua Shopping & Restaurants](#)

[Panama Shopping & Restaurants](#)

[What are the things I'll be most happily surprised by when moving or retiring abroad?](#)

[How Our Quality of Life Improved in Panama
The Most Important Thing To Do When You
Move To Panama](#)



[How I Fund My Life in Panama... Real Estate, Rentals, and a Happy Happy Lifestyle!
Of Myths, the Bard, and Moving Overseas: To Thine Own Self Be True](#)

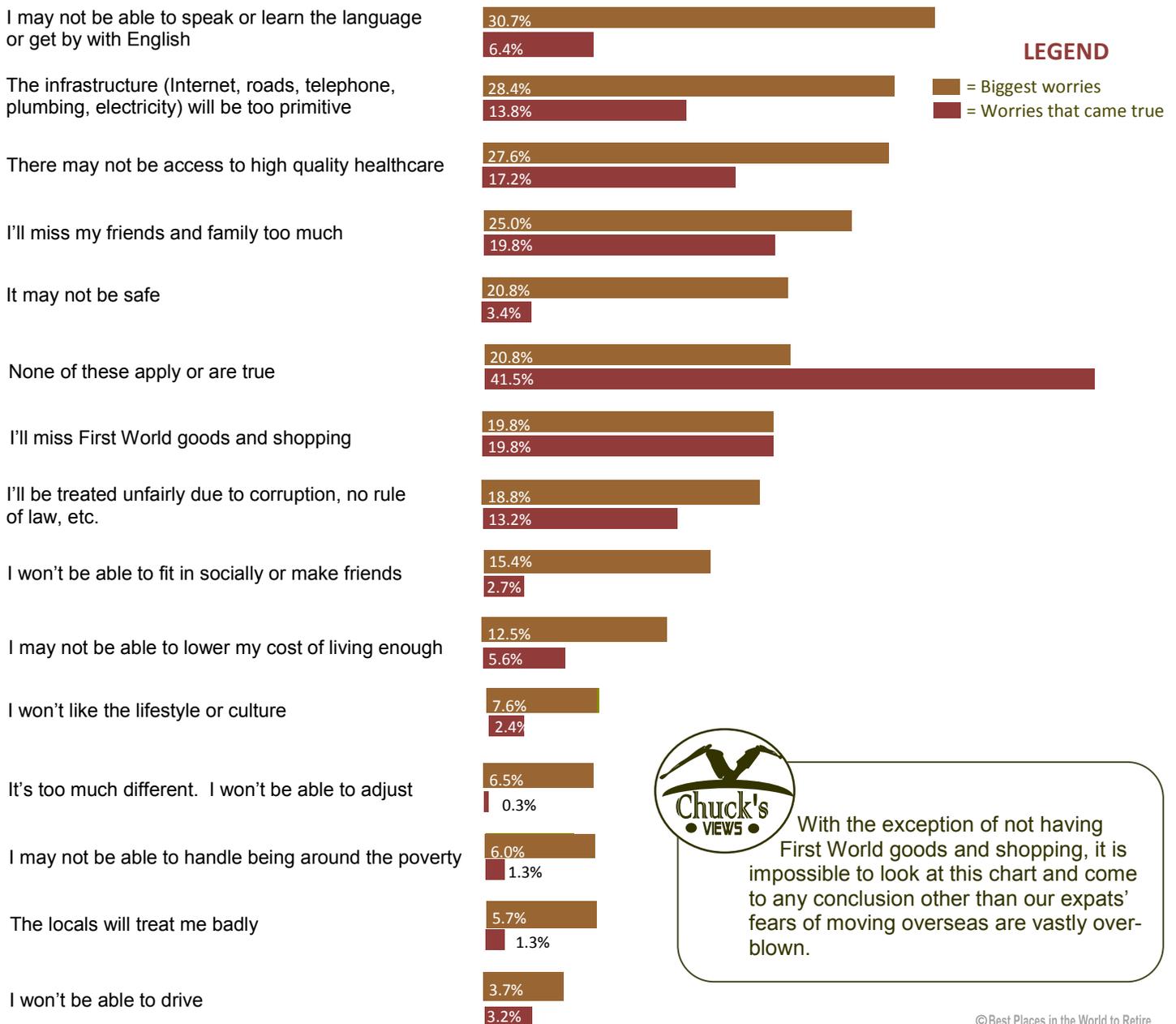
[Location Advisor](#) (interactive questionnaire to determine best place to live)

Fears About Moving Overseas

Turn Out To Be Wrong Ones and Largely Unrealized

Nº 3 Compares the answers to the question “What were your biggest worries about moving abroad?”

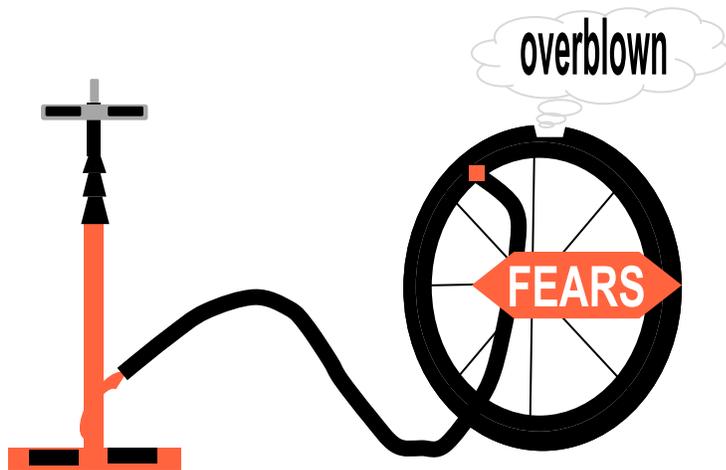
Nº 4 to “Now that you know the situation living abroad, which of these are true?”



Largely Unrealized Fears, continued



With the exception of missing First World Shopping (where the expectation and the reality were the same), every fear our respondents said they had before moving turned out to be overblown.



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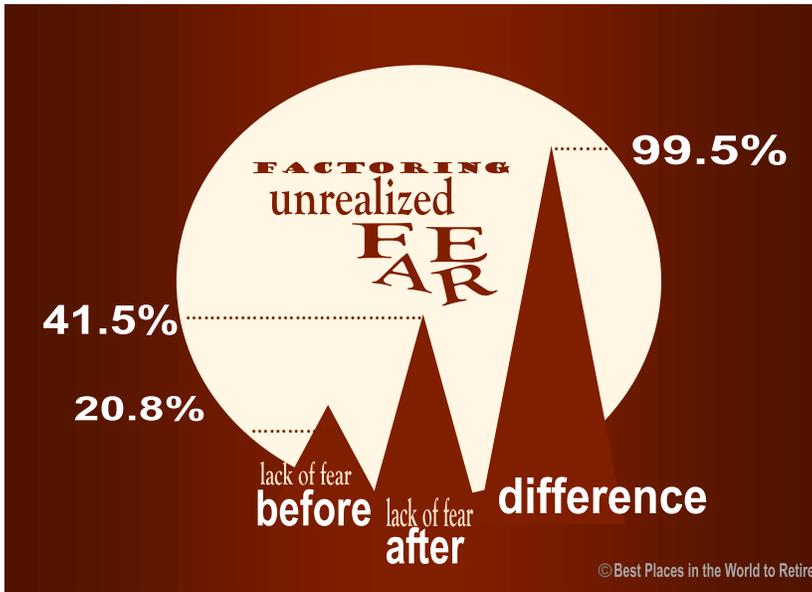
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Largely Unrealized Fears, continued

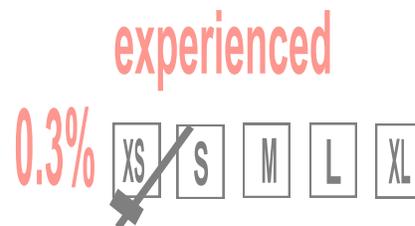
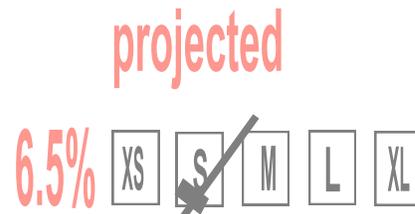
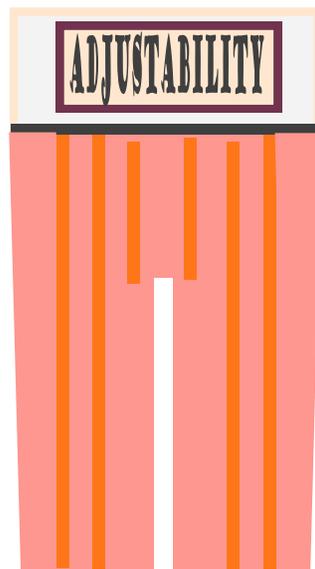
The largest difference between a fear that our respondents had before moving and the fear that was true after moving was that 20.8% had no fears before moving and 41.5% said that none of their fears were realized after moving, a 99.5% difference.



When you're an expat, you immediately have something in common with someone who you may not have even talked to "back home". Many comments below are about how much living overseas is like living in the US in the 1950s, when community groups banded together to accomplish common tasks, as opposed to government getting involved. (In many places overseas, even if the government wanted to get involved, they don't have the resources.) There are many, many charitable groups overseas, and our findings support that, once an expat, it is much more likely you get involved in volunteering than you anticipated.



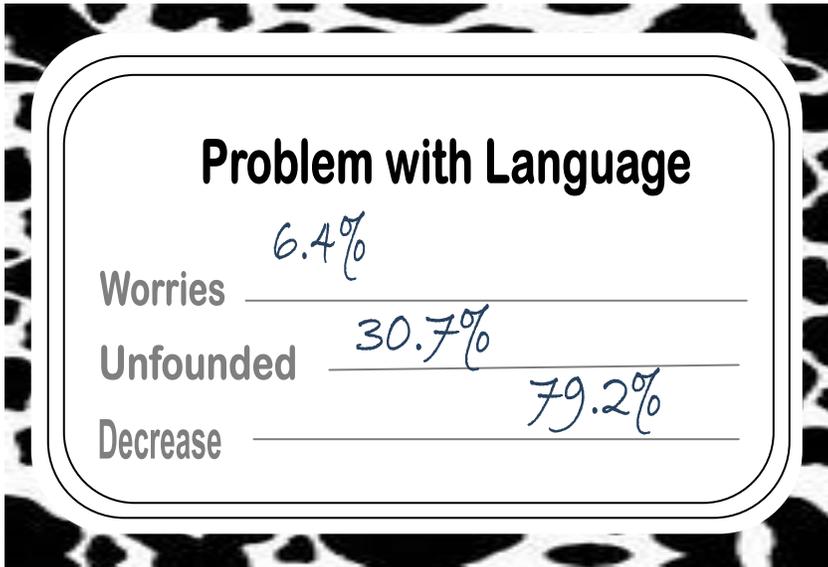
While 6.5% had a fear of not being able to adjust, almost an immeasurable 0.3% experienced the reality of not being able to adjust, a 95.4% drop.



95.4% drop

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Largely Unrealized Fears, continued



Only 6.4% of our respondents said that not being able to speak or learn the language or get by with English turned out to be a problem, as opposed to 30.7% that worried that it would be a problem, a 79.2% decrease.

Spanglish for Beginners

Parree = Party
 Clíckeando = Click
 Marketa = Supermarket
 Troca = Truck
 El shopping = The Mall
 El Parking = Parking Lot
 Konfleis = Cereal
 Yarda = Yard
 Winnie = Weenie
 Lonche = Lunch

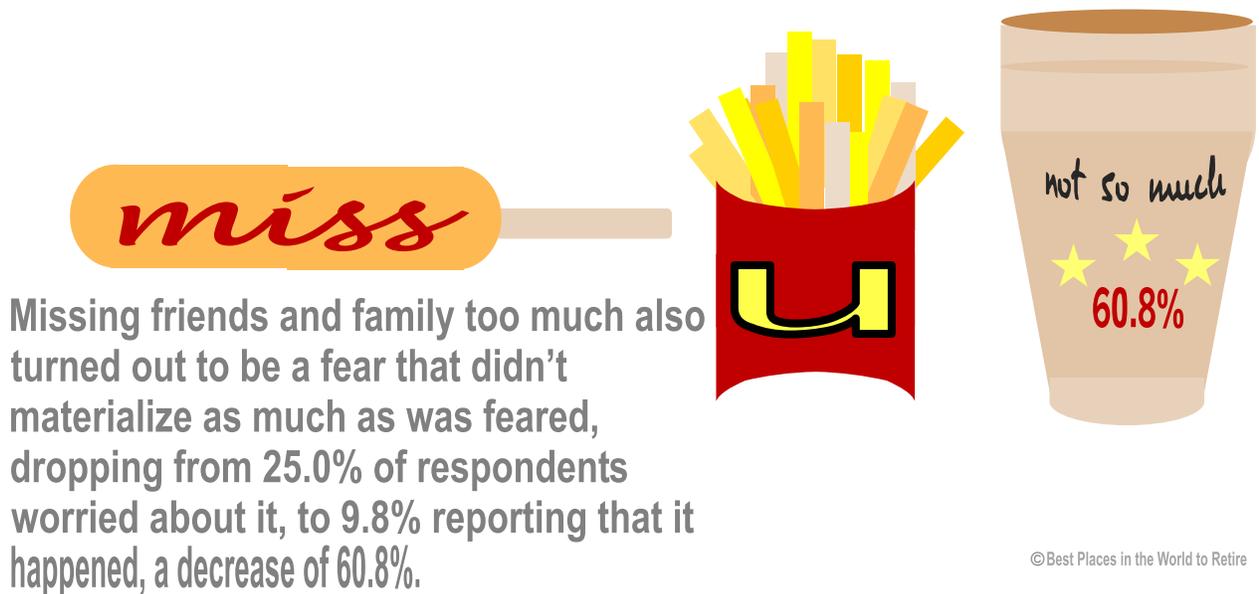
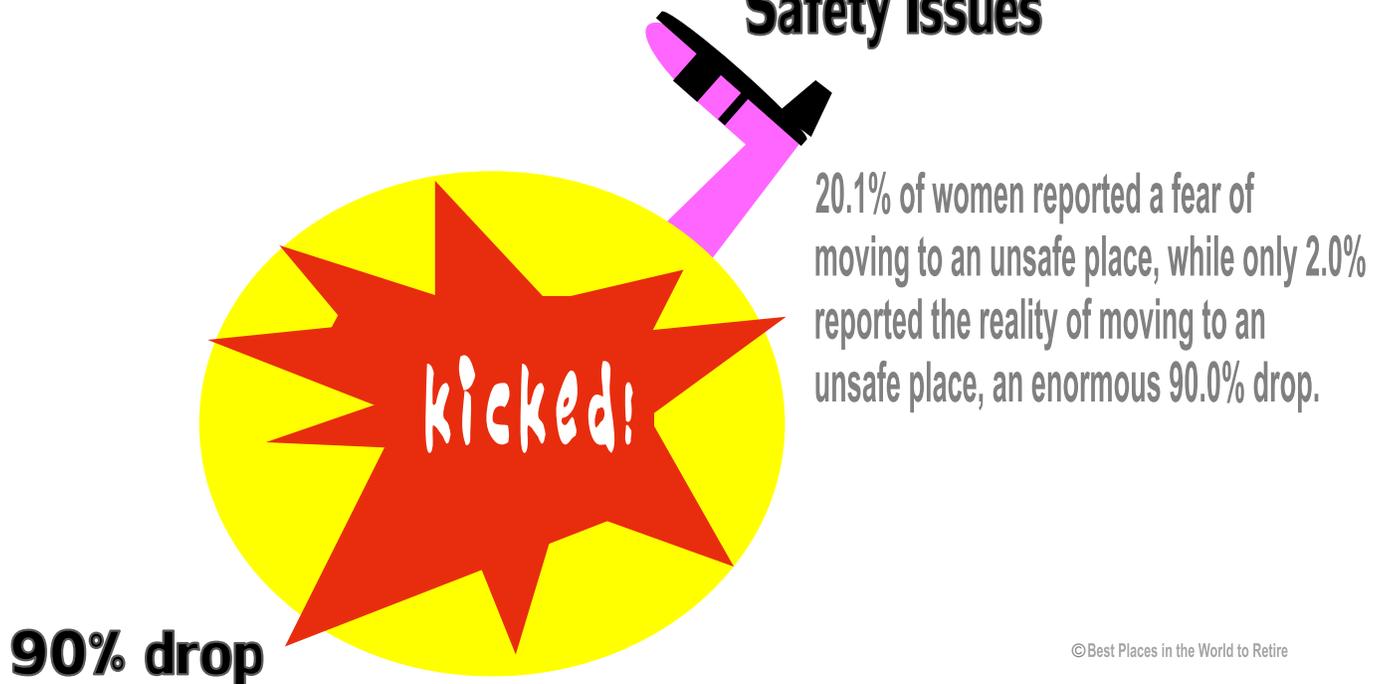
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The fear of being in an unsafe place also dropped dramatically when compared with reality: from 20.8% fear to 3.4% reality-- a 83.7% drop.

Contrary to the 20.8% of expats who expressed a fear of lack of safety, when their “boots were on the ground”, they realized their fears about safety were for naught, coming in at measly 3.4% reality. The expat rallying cry could be, “Don’t believe your fear. It’s safe down here.”

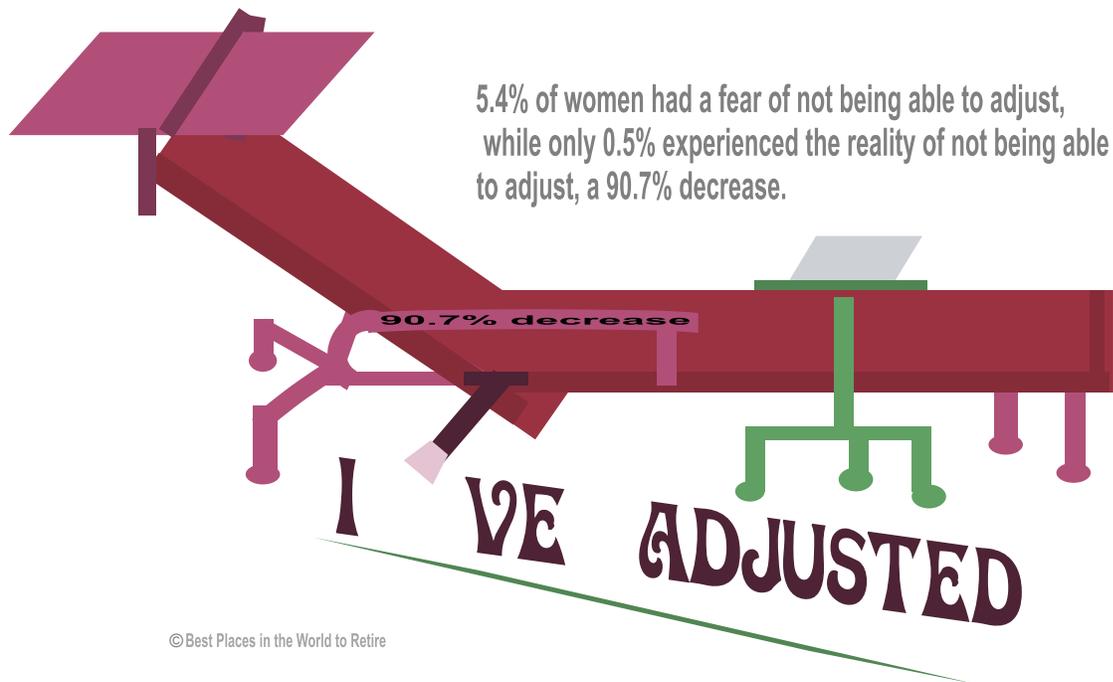


Largely Unrealized Fears, continued Safety Issues



One would think that distance imparts a greater poignancy between separated parties, but with electronic communication and the savvy social media skills of our expats, being apart from loved ones is not as sharp a feeling as expected. And judging by the photos of homes and family gatherings we have seen, having a cool house in an exotic locale near a barrier reef or in the cloud forest provides reason enough for those back home to book frequent and extended visits.

Largely Unrealized Fears, continued



Selected comments from respondents:

Most things you worry about do not happen. – Female, Age 65+, Widowed, Fully retired, from Canada, living in Panama for 6-10 years

My only worry was health care but this has not been a problem up to now in 25 years. – Stephen Glastonbury, from UK, living in Belize

Frankly, I had no specific expectations or concerns. I just wanted to experience a different culture and way of life. Way I figured it, if I didn't like it, or couldn't fit in, I'd just go home. Panama is great! Sometimes the rain gets on your nerves, but compared to snow? I like it here. Used to be less expensive than now, but it's still probably one third less than a comparable lifestyle in Canada. Some concerns re health care, especially cost, but my health has significantly improved because I'm living a more natural lifestyle. I'm successfully cleaning my system from the inside out, rather than paying out big money for medicines that most often treat the visible problems, but not the cause of those problems. – Jack Bales, from Canada, living in Panama

Once in Panama, I found the local people to be very friendly and engaging. I met so many new people, both expats as well as Panamanians and found myself learning Spanish as never before and living a new adventurous life I never had before. – Danny Blank, from US,

Largely Unrealized Fears



Comments

Largely Unrealized Fears, continued

living in Panama

There was very little culture here when we arrived - so we started an international film festival, a community theatre company and are writing a musical - don't wait for someone else to make you happy - make your OWN.—T. Rob Brown, from Canada, living in Panama

I was surprised to see how much better I live with less. My life has a true less materialistic meaning, I enjoy simpler things, and I enjoy every day. – Olga Suarez, from US, living in Panama

Much safer than I thought it would be from the research I had done with little effort. Still miss reliable and efficient technology and have to travel to get some 1st world things I like to have even if living in a 3rd world area. I don't think it has to be an either/or - you can love the less materialistic and stressed life, but still savor some luxuries (not considered so in US). Female, Age 45-64, Single, Fully retired, from US, living in Nicaragua for less than 2 years

If you worry about fitting in what you will be surprised to learn is that other expats are in the same boat that you are in and are very welcoming and friendly. The fact that you are there is enough for people to accept you and it is very easy to meet people. Male, Age 45-64, Married, Semi-retired, from Canada, living in Panama for 6-10 years

Sure there are things you miss. But the things you gain outweigh them 10 fold. – Sue Vasquez, from US, living in Belize

Almost all modern conveniences are available here. Most drugs, unless narcotic, are available over the counter at prices similar or cheaper than AARP Medicare co-pays. If not used in Italian food, cooking spices are VERY limited in variety. I'd bring everything you use at home. Bill H., from US, living in Panama

The healthcare here in many ways is much better and less expensive than in the States. Most doctors are highly trained. But just like in the States you need to check out your doctor. My mom is now in a nursing home here. She has advanced Alzheimer's and gets better care than she was getting for 10 times less than in the States. I'm so happy we brought her here. – Female, Age 65+, Married, Fully retired, from US, living in Panama for 2-5 years

I miss my friends, but not enough to move back! It is sooo easy to make friends here in Boquete, you have to be a recluse not to make new friends! – Charlotte Lintz, from US, living in Panama



Tola Nicaragua

For further investigation

[Q & A for Safety](#)

[Q & A for Can I Get By Just Speaking English](#)

[Shopping & Restaurants Belize](#)

[Shopping & Restaurants Nicaragua](#)

[Shopping & Restaurants Panama](#)

[Boquete Q & A](#)



[Thank God for technology and exercise!
A White Christmas?](#)

[No More Winters or Expensive Beer for Sarah
Why Did I Choose To Live In Panama?](#)

78.1% of Expats Are Certain They Would Do It All Again. Here's Why.

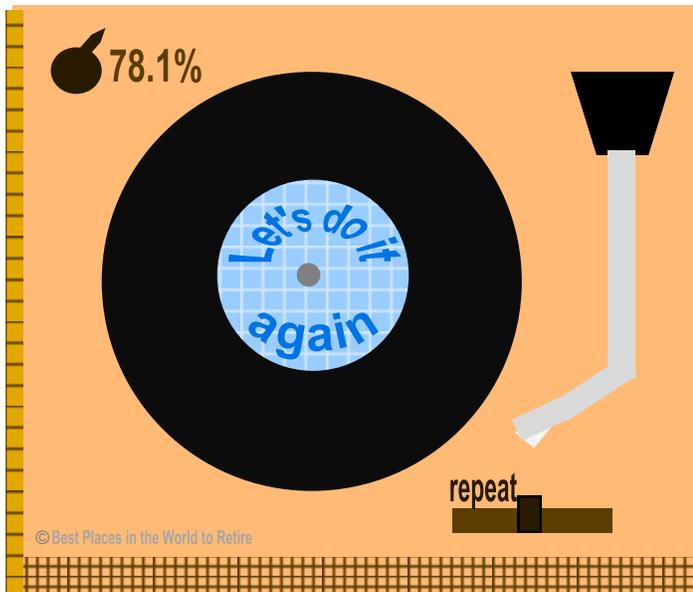
№ 5 If you could do it all over again or not, would you move abroad?



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The lopsidedness of the results stunned us. In how many of life's big decisions (getting married, having kids, etc.) would you have over 90% of the people answer "Very much yes" or "Probably" to "Would you do it all over again?" We suspect not many.



The answer to the question "If you could do it all over again or not, would you move abroad?"

was our most uneven finding of all, with 78.1% answering "very much yes." That the percentage of expats who select each successive choice drops indicates just how firm and uniform our respondents were in their opinion. This provides credence to what expats tell us all the time: "My only regret is that I didn't do it earlier."

Selected comments from respondents:

I would and should have made the move at least a decade sooner! – Ken Rucker, from US, living in Nicaragua

I wouldn't t move so far away from my family! Somewhere much closer.... – Female, Age 25-44, Single, Working part time, from Europe, living in Panama for more than 10 years

Would do it all again, continued

It's a dream come true and after three years the blinders are off and I'm no less in love with this country and it's people and the ferias where I can buy a week's worth of food for \$20, and go to the Emergency Room for 5 hours of treatment and walk away with Rx's having paid \$80 for the entire visit. – Niki Sims, from US, living in Central America

The frustrations that I had upon arrival (litter, little discipline in traffic were BIG) have eased over the years, one learns to "relax and let things happen" otherwise your blood pressure goes up and you risk becoming an "Ugly American" by complaining all the time.—Roy Canon, from US, living in Panama

We would absolutely move abroad again ... and maybe with a little less stuff so we could be a bit more mobile. Female, Age 45-64, Married, Semi-retired, from US, living in Nicaragua for 2-5 years

The certainty of the decision to move abroad increases with time

The level of certainty about making the right decision about moving abroad increases with how long the respondent has been living overseas, with 85.7% of those who have been overseas 10+ years answering "very much yes."



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Selected comments from respondents:

The experience of making the decision, preparing, and going forced me out of a rut and indecision about what I wanted to do with my life. – Female, Age 45-64, Single, Fully retired, from US, living in Nicaragua for less than 2 years

My husband often says, "If I had known it was going to be this good for me, for us, we would have been here years ago."—Linda Jensen, from US, living in Panama

We now see ourselves as citizens of the world - we want to travel and explore even more - using Panama as the base/hub. – T Rob Brown, from Canada, living in Panama

Although the adjustment to living abroad has been difficult, and I am still lonely here, I still believe it was the right choice. I would not have missed these experiences for anything. – Female, Age 45-64, Single, Working full time, from UK, living in Panama for 6-10 years

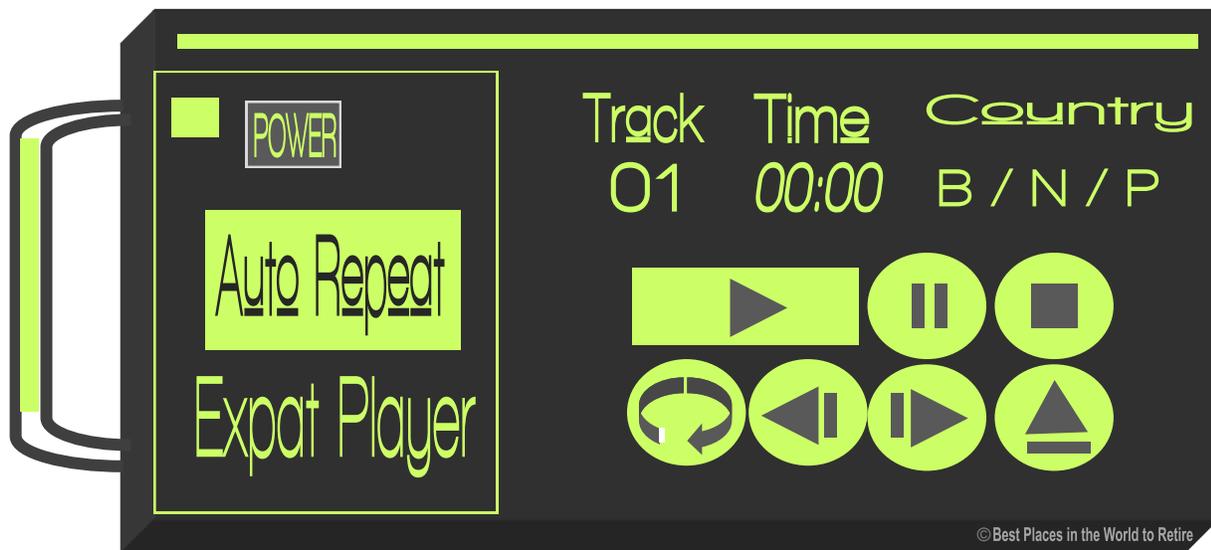
My husband does not like change and did not want to come. After he was here about a month he said he liked it and after a few months he was convinced this was the place to be. He found the locals friendly and helpful and he had

Would do it all again, continued

more friends than he ever had in the States. – Female, Age 65+, Married, Fully retired, from US, living in Panama for 2-5 years

I love the lifestyle and value system of the people, who put family first. Here they work to live, not live to work as they do in the US. The weather is great and running tour businesses allows me to earn money while doing the things I enjoy the most, such as spending time in the Embera village and watching whales and swimming with dolphins and exploring the beautiful and natural areas of Panama.—Anne Gordon de Barrigon, from US, living in Panama.

The results for "Would you move again?" were not significantly different depending on country moved to or country of origin.



It's a life decision and not for everyone. More than anything else, it's all about your value system. If things and status are what make up who you are don't move to a foreign country. If actually having a life is what you desire, it is out here for you. – Female, Age 45-64, Married, Working full time, from US, living in Belize for more than 10 years

Living abroad is a wonderful experience and, even if only part time, I would highly recommend everyone try it. I have learned to appreciate things I took for granted and enjoy little things. – Suzi Jensen, from US, living in Panama

I enjoy learning about new cultures and now that I am retired will continue to move around the world to continue learning. – Female, Age 65+, Single, Fully retired, from US, living in Panama for 6-10 years,

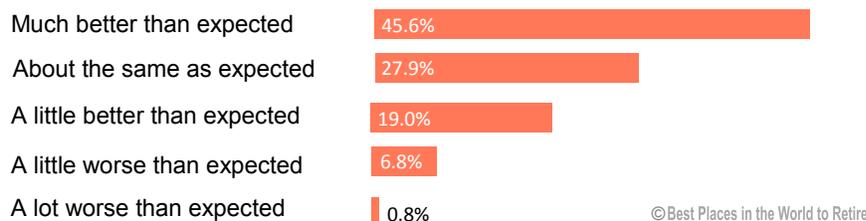


Our survey results tell us that the overall satisfaction of the expat experience is independent of anything we can think to test for. In our conversations with hundreds of expats, and normalizing for basic individual personality differences, we found no overall differentiating theme. It seems that the expat experience is about the same, no matter where you came from, or where you wound up.

Would do it all again, continued

To gain more insight, we asked four more questions to find out why our respondents would do it all again. Here are the results.

Nº 6 Living abroad is...



These results are consistent with our expat's overall experience of having their move overseas turn out better than they expected. And, as shown in the section "Please check all the things you thought you could achieve by moving abroad", it's not like our expats had low expectations; they did not. When results work out better than expectations, the result is generally a happy one.

Selected comments from respondents:

I have to say that as I have become a citizen of the planet, my sense of being home anywhere on the planet has increased exponentially. This is my planet and I am home on it. Now, to bring us back into the garden that was always here. – Caitlin Addison-Howard, from US, living in Belize

Those studies that identify the happiest countries - Latin American countries are always on the top of the list. It is really nice to live among happy people. Life here is much less stressed, much happier, and there is a much stronger feeling of community, acceptance, and respect. – Kris Cunningham, from US, living in Panama

I love the slower pace and simpler life.—Cindy Thomas, from US, living in Panama

Apart from the goals I expected to achieve I learned a lot as a person. – Male, Age 25-44, Married, Working full time, from Europe, living in Nicaragua for 2-5 years

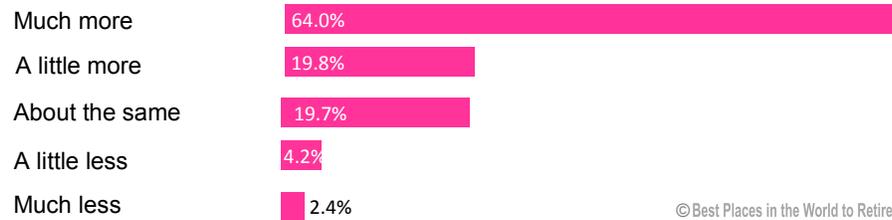
I try to enjoy life wherever I am, through relationships with people, staying active and travelling. Living abroad, the relationships with people have become much more rewarding because that is such an important part of culture here.—Jim Hardesty, from US, living in Mexico.

Realizing how nature plays a role in creating a happier and healthier lifestyle is a key to finding your place abroad. Walking on the beach, enjoying the revitalizing sea air and swimming are my answers to health and happiness, and with all else, convenience, a lively business and social life... I'm grateful for what I find here in Panama.—Daryl Ries, from US, living in Panama.

I have more friends and more of a social life here than I ever had back in the States. – Mary J. Murray, from US, living in Belize

Would do it all again, continued

Nº 7 How much do you enjoy your life in your home abroad?



The country with the highest percentage of respondents answering that they enjoy their life “much more” was Belize, with 73.1%.



Selected comments from respondents:

I think that if someone moves to find “paradise” or change their life because they are not happy, they will not be happy abroad. There is no paradise, you make your own. – Sheryl Norris, from US, living in Panama

I have a quality of life that I never thought I would be able to attain. Sure, Belize does have its rough spots, and it is not easy to retire here, but even though far from perfect, I am at ease. – Male, Age 45-64, Married, Working, from UK, living in Belize for more than 10 years

Living abroad requires a change in values and lifestyle. If all the glitter and glow of things mean everything to you.... don't come. If getting your life back and leaning to enjoy the people and life around you can become valuable to you.... come as quickly as you can. – Female, Age 45-64, Married, Working full time, from US, living in Belize for more than 10 years

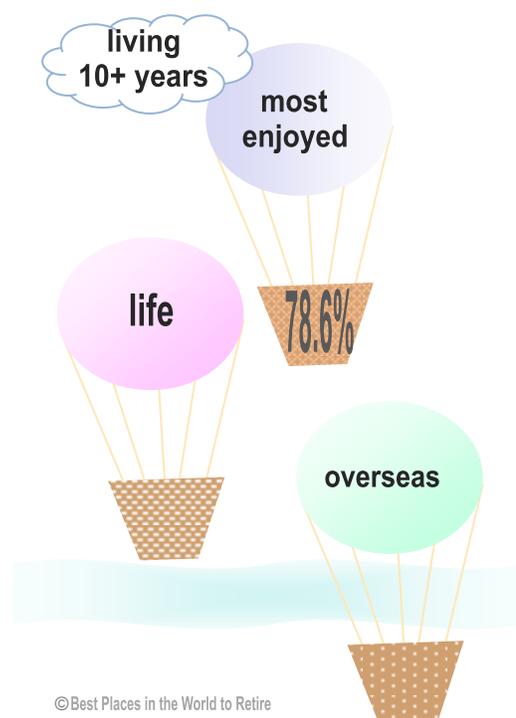
My life has never been so good. To be truthful I never thought I would last here. It took me seven years of missing my family and everything about the States that I loved. I now know that what took me so long was the brainwashing that I

Would do it all again, continued

had to have everything to be happy. Life is an adventure and I have had thousands of them since I moved here. I thank a higher Power everyday for keeping me here where I belong. – Female, Age 45-64, Widowed, Fully retired, from US, living in Belize for more than 10 years

I love all the friends we have met here. I have my own new family. The first Christmas we were here we had a Christmas party and had 90 friends come. People have time for you here. Everyone is on the same playing field. – Female, Age 65+, Married, Fully retired, from US, living in Panama for 2-5 years

The group with the highest percentage of expats who enjoyed their life overseas "much more" was those who lived overseas more than 10 years (78.6%).



Selected comments from respondents:

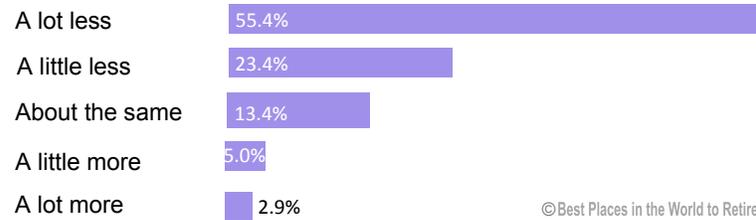
The expat community here is vibrant and everyone helps each other out. I also have many Nicaraguan friends. I lead a much richer life than I did in Canada in terms of social circle. I DO miss my family though, and go back 2 times a year for visits. - Sharon, from Canada, living in Nicaragua

Getting rid of the STRESS has been important to us. Having access to clean air, tasty clean water right from the source with no chemicals in it and healthy, organic fruits and vegetables readily available at the farmers market are also important to us and that improves our health and our lifestyle. – Jo Greene, from US, living in Panama

I love where we live, being surrounded by green and the jungle out back where I can see wildlife such as toucans, iguanas, agoutis and even monkeys from my window. Yet, I am only 10 minutes from the city when I need to go to town.—Anne Gordon de Barrigon, from US, living in Panama. – Anne Gordon de Barrigon, from US, living in Panama

I wish we had raised our family abroad. Then I wouldn't miss them. I wish we had started out 20 years earlier - what a ridiculous paradigm we lived under not thinking another country was safe enough or would provide for us. – Pamela Cournoyer, from US, living in Central America

Nº 8 What is your level of stress in your home abroad?



There was no significant difference between how men or women responded to how much less stress they had overseas compared to their home country.



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Selected comments from respondents:

The local people, in general, are wonderfully helpful. It's like living in the US in the 1950's. People stop for you on the road if you look like you need help. Older women are especially respected and helped with carrying things or given a hand for support in walking over rough terrain, etc. Doctors give you as much time as you need during appointments. They give you their cell phone number and usually appointments can be made with little or no waiting time. – Female, Age 65+, Married, Fully retired, from US, living in Panama for more than 10 years

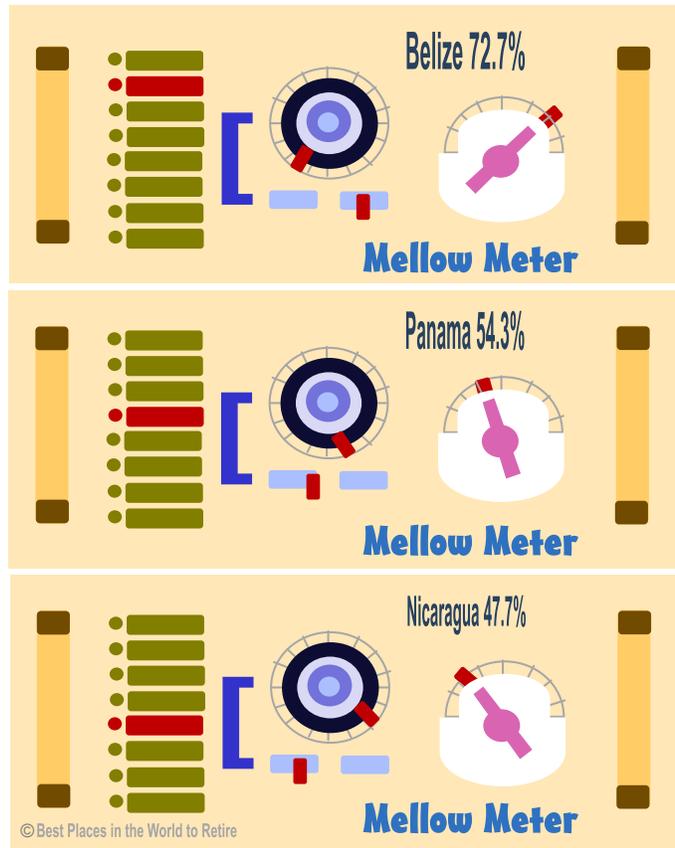
Living abroad there are just fewer things to stress about.—Jim Hardesty, from US, living in Mexico.

Life is what you make it. If you are miserable where you now live, moving abroad will not make it better. – Carol Hurst, from US, living in Panama

The cost of the house is less than in the US so that causes less stress.—Anne Gordon de Barrigon, from US, living in Panama.

Would do it all again, continued

Belize (at 72.7%) led Nicaragua (47.7%) and Panama (54.3%) in respondents who answered that their level of stress was “A lot less.”



Selected comments from respondents:

Each new experience is something to be treasured in our journey through this life. I must say that Panama has made me a better person and I have learned to live a more fulfilling life. – Danny Blank, from US, living in Panama

It has been a fresh start for us and our relationship is much better now than it was in Canada because you have to work together to adapt to the new environment and it makes you appreciate each other more. – Clyde Page, from Canada, living in Panama

Adjustments are hard anywhere. If you want your life to change you have to be open to change. – Sue Vasquez, from US, living in Belize

Being part of an awesome community makes it paradise! – Martha Beech, from US, living in Nicaragua

I feel I am taking more responsibility for the life I chose to live. – Female, Age 45-64, Single, Working full time, from US, from Belize for 6-10 years

I love being able to afford a housekeeper and gardener twice per week. – Female, Age 45-64, Single, Fully retired, from US, living in Panama for more than 10 years

I miss US TV programs and movies. – Female, Age 65+, Divorced, Fully retired, from US, living in Belize for less than 2 years

My full time work with Fundacion Amigos de Boquete and Chiriquí United has much the same level of stress as practicing law in Chicago. -- Philip McGuigan, from United States, living in Panama

Would do it all again, continued



Counter to what most would assume, the greatest benefit of stress reduction was in the first years of moving overseas. 64.0% of those living overseas less than two years reported “A lot less” stress, while only 54.9% reported “A lot less stress” after living overseas for 10 years or more.

Conclusion: either the home countries have gotten relatively more stressful and / or people tend to revert towards their normal level of stress wherever they live, although living overseas is clearly less stressful.

Selected comments from respondents:

I don't want to go back except to shop and visit. We sold our home in the States after the 2nd year and have not looked back. – Pamela Cournoyer, from US, living in Central America

While life in the US is "clean and modern." I can live without the 18% tip that is required, the constant police presence on the highways, and the "have a good day" attitude from people who don't really care. My utility bill in the US was more than my utilities, a maid, a gardener, and insurance and one night of Happy Hour a week here in Panama. – Roy Canon, from US, living in Panama for more than 10 years

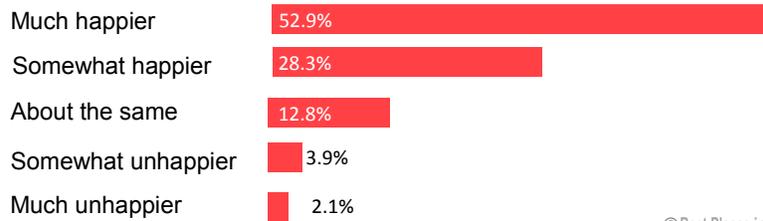
The expat community on Boquete, Panama is very organized and very active. We were more connected and active with new friends in a month in Panama than in the 30+ years living in the United States. – Female, Age 45-64, Married, Fully retired, from US, living in Panama for less than 2 years

The two of us interact with neighbors and friends often. We meet new people in town frequently and soon they are friends, too. If you need to do things there are plenty of activities. Photography club, hiking groups, animal rescue, handicap volunteers, the annual Jazz and Blues Festival has many fundraisers; we have theater, bars, clubs, and equine clubs. There bridge groups, dominos, and bingo. The area is beautiful, scenic and an artist's inspiration! It is not boring unless you like to be bored.—Linda Jensen, from US, living in Panama.

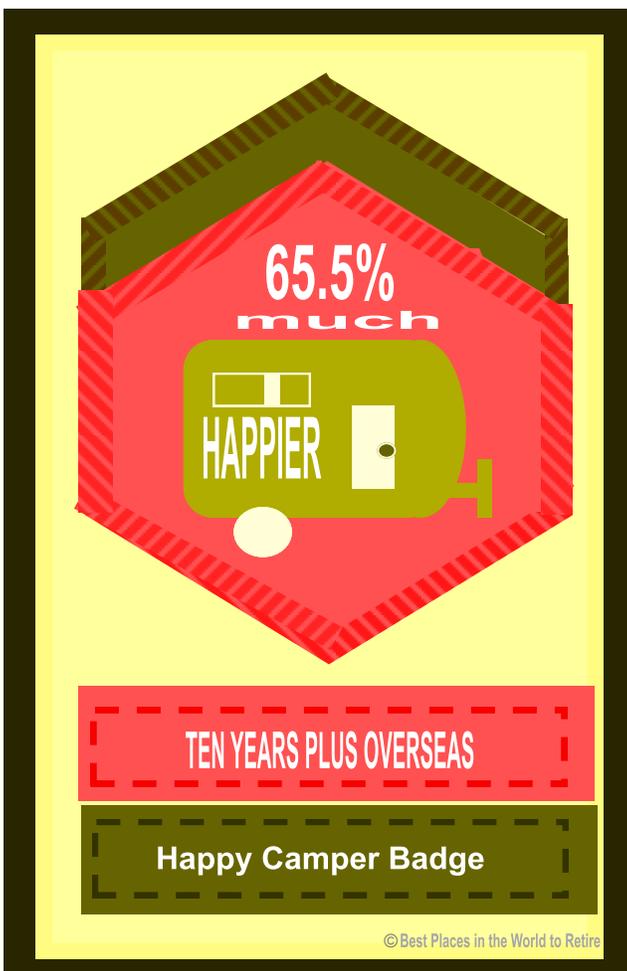
Despite any struggles, I love living here. Every day I am grateful for the warmth, our beautiful house, the household help I can afford here, and the sound of the birds in my garden that I wake up to every morning. – Margit Streifeneder, from UK, living in Nicaragua

I love my home here in Belize so much that I hate to leave it. Nothing like sitting on your patio and enjoying the Sea breeze even when you live a mile from the Sea. – Female, Age 45-64, Widowed, Fully retired, from US, living in Belize for more than 10 years

Nº 9 What is your level of happiness in your home abroad?



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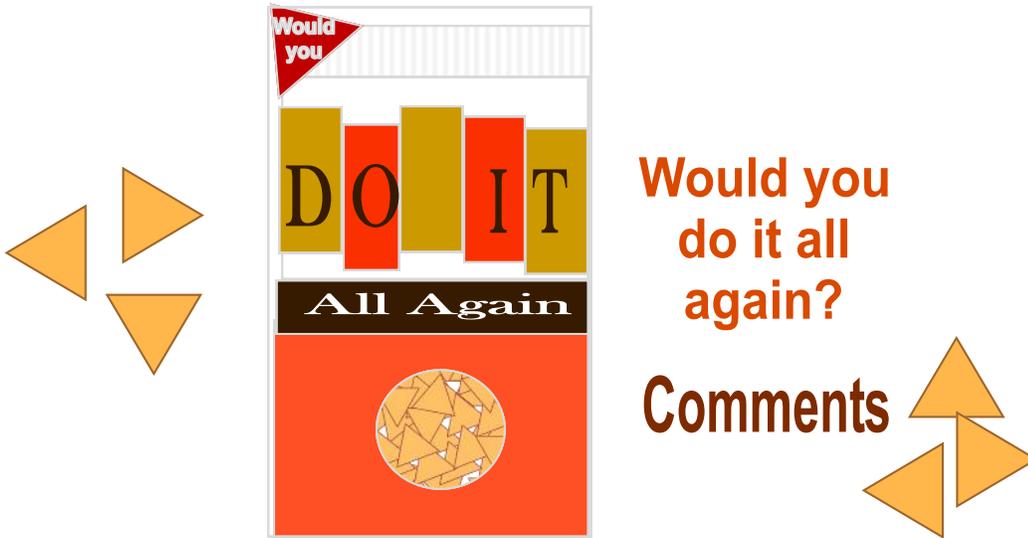


The group reporting the highest percentage of people who were “much happier” was those living overseas more than 10 years—65.5%



So, the answer to the question, “Why would the vast majority of expats make their move overseas again?” is “if the move turned out better than expected, you enjoyed your life more abroad, your level of stress was significantly less and your happiness was significantly improved, wouldn’t you do it all over again?”

Would do it all again, continued



Additional Selected comments from respondents:

There is time to "stop & smell the roses." The charitable work that I do here is immensely rewarding. – Nan Landsman, from US, living in Panama

Due to the lack of quality goods and services, daily life is more difficult. I may have to go to 4 stores to find a grocery item. Some items are never available. – Female, Age 65+, Married, Fully retired, from US, living in Belize for 2-5 years

I am enjoying the best years of a long and very exciting life. The past decade has been a literal paradise. – Male, Age 65+, Married, Fully retired, living in Panama

Living abroad is not for everyone, but for me it's perfect. I am very independent and prefer to make my own path in life. Panama has all the necessities, but also allows me to live life as I want to without worrying about what friends or family back in the States think. I personally needed this disconnect and chance to be on my own without influences of old friends and family members. I can start anew here. - Mary Beth Strawn, from US, living in Panama

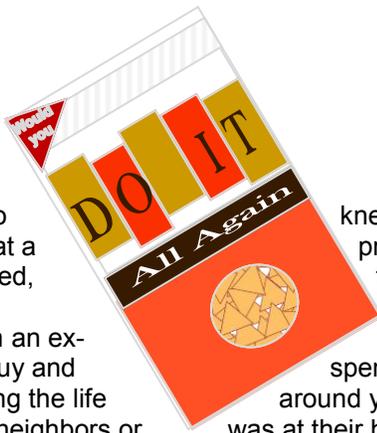
In spite of the "poverty" (by out standards) the quality of life and cultural values are light years better than in the US. I see "happy" everywhere and neighborhood communities reminiscent of when I was a child. – Ken Rucker, from US, living in Nicaragua

There is so much going on entertainment wise here in Boquete, we can't fit it all in. Do you like to dance? Play cards? act in plays? Play trivia against other teams? Hike to beautiful waterfalls? Raft rivers? Help the needy? It is all here readily available. – Jo Greene, from US, living in Panama

I bumped my answer down a notch, because I am extremely sad to be away from my daughter. I feel guilty being overly happy about my circumstances compared to my friends that are still working to pay bills. – Female, Age 45-64, Married, Fully retired, from US, living in Panama for less than 2 years

My lifestyle here is much better than I could attain in the US. Not having to worry about \$ is a huge relief for me. Living with people that would be considered impoverished, yet seem much more content and happy than so many in US has been rewarding and thought provoking. When I return to visit in US, I am struck by how much is available 24/7 and how easy it is to get things done and yet people don't seem any happier. – Female, Age 45-64, Single, Fully retired, from US, living in Nicaragua for less than 2 years

Would do it all again, continued



Who
What a
retired,

knew I could teach English to the handicapped indigenous population, for free? privilege it is and what a daily lesson in humility. – Female, Age 65+, Single, Semi-from US, living in Panama for 2-5 years

I am an ex-
to buy and
joying the life
my neighbors or
my neighbors or
happy to stop and talk and they have the time and interest in you to do so. – Female, Age 45-64, Married, Working full time, from US, living in Belize for more than 10 years

pat....forever. I see absolutely no reason to return to a life of stress and the need spend on things that will not change your life. It's back to the basics of living and en-around you. I lived in Florida in a subdivision for five years and never once actually met was at their house. I know almost everyone I see on the streets here and they are just as hap- py to stop and talk and they have the time and interest in you to do so. – Female, Age 45-64, Married, Working full time, from US, living in Belize for more than 10 years

Most negative world news seems much more remote. Day to day concerns seem much more relevant. – Leon Hooker, from Canada, living in Belize

The cost of the house is less than in the US so that causes less stress. – Anne Gordon de Bar- rignon, from US, living in Panama

The stress is less because cost of living is less and there is less pressure from society. – Male, Age 25-44, Married, Working full time, from Eu- rope, living in Nicaragua for 2-5 years

There is always stress no matter where you live. Especially when you are married. – Male, Age 65+, Married, Semi-retired, from Canada, living in Panama for 2-5 years

We have 3 kids in school so stress follows us. – Age 45-64, Married, Working full time, from US, Panama for 2-5 years



Panama City Panama Female, living in

No one is going any faster than I am – Female, Age 65+, Single, Fully retired, from US, living in Belize for less than 2 years

When I go to Nicaragua from the US, after about a week or two I have to cut my blood pressure medicine in half as my pressure drops. – Troy Fisher, from US, living in Nicaragua

I am in control of my life here.....not pressured to be someone or to display a life competitive with co workers or the Joneses.....Your life here is exactly what you want it to be.....or not. – Female, Age 45-64, Married, Working full time, from US, living in Belize for more than 10 years

Once you've made peace with the "manana" attitude, life is good. If you always expect things to be done efficiently and quickly, you'll be unhappy. You can't change the locals to be like Americans, so don't try. Either go with the flow, or go home. – Female, Age 65+, Married, Fully retired, from US, living in Panama for more than 10 years

YES, I would do it all over again. Moving abroad has been the key to my happiness. The freedom and savvy to do it right and gain in so many ways from that experience, is a marvel that many miss or do not understand. Family and

Would do it all again, continued

friends at home admired me for my courage, ing only in the status quo. There are many the key to their happiness, but the key to make an effort to broaden our horizons.

Everything is an uphill battle. Every right size, and are low quality. the equipment needed, before and inventive, life would be very male, Age 65+, Married, Semi-

Stress is what one would allow into Bob Shmucker, from US, living in Pana-

What stress can there be? No traffic, never in a hurry, good friends, sunny weather, great food, no money worries.....it's NOTHING like the U.S. – Bonnie W. Hayman, from US, living in Nicaragua

Dealing with family issues can be more difficult from a distance and that is sometimes very stressful. – Sheryl Norriss, from US, living in Panama

In the USA we had to stress over needing additional income. Here we chose to rent, so no worries about property taxes, maintenance, insurance. Here we have low electric bills because in Boquete it is almost always spring-like. So we do not have to have air conditioning or heat. We enjoy walking a lot more, eat better, and relax often! We live on a lot less money than we thought it would take.— Linda Jensen, from the US, living in Panama



I have made some great friends and have much more time with my husband. – Sheryl Norriss, from US, living in Panama

I'm free to be me and live the live I had always dreamed of - but never thought I would have. – Bonnie W. Hayman, from US, living in Nicaragua

We feel part of a community here, instead on one of many. – Female, Age 25-44, Married, Working full time, from Europe, living in Nicaragua for 6-10 years

We moved abroad to enjoy new experiences. I've met many expats who wanted to leave something, not go to something. They seem to be less happy living abroad. – Female, Age 45-64, Married, Fully retired, from US, living in Panama for less than 2 years

San Pedro Belize

How can you not be happy with bright blue skies above, beautiful birds dropping by for a taste of a banana, or tiny hummingbirds chirping at you when the feeder is empty? Flowers bloom year round, it is green even in dry season. We hug and hold hands more than ever before. Life is slower, no hurry, no hassles.—Linda Jensen, from US, living in Panama

When I go back people tell me how relaxed I look and how much younger and more alive I am. I love hearing that, and it's true. – Female, Age 65+, Single, Semi-retired, from US, living in Panama for 2-5 years

I love small town rural life even with inconveniences. I like running into people I know every time I go downtown. I also love having household help. I always hated housecleaning. – Female, Age 45-64, Married, Fully retired, from US, living in Panama for 2-5 years

but I admonished them for their fear of the world and remain- more that take on our global world today, and it's not only achieving a world of greater understanding... if we —Daryl Ries, from US, living in Panama.

project begins with shopping for materials that are not the Then you rework the plan to fit what's available, and repair you can begin. If you are not adaptable, flexible, mechanical difficult, disappointing, and even more expensive, here. – Fe- retired, from US, living in Panama for 6-10 years

their life. Being away from the daily news in the US shore helps. ma

Living in the States for me was a veritable "Rat Race", and like the joke goes, "The rats were winning." Unplugging from the constant media barrage and connecting to a culture where family and friends are the most important things was refreshing and rewarding.—Jim Hardesty, from US, living in Mexico.

I'll never go back to the lifestyle and pace of life that I was living. Most of all, it would be so difficult to leave friends who have taken me to be almost their family. – Female, Age 45-64, Married, Working full time, from US, living in Belize for more than 10 years

It is absolutely wonderful to have so much less stress and to live where people don't fret so much over silly unimportant things. – David R. Smith, from US, living in Panama



Diriamba Nicaragua

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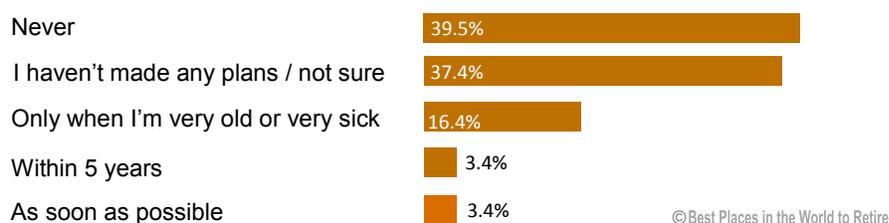
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39.5% of Expats Are Never Going Back

Nº 10 When are you planning to go back to live in your country of origin?



39.5% of Expats Are Never Going Back

Selected comments from respondents:

When more grandchildren come, I'll be on a plane immediately but only for a month at a time. – Edie Baxter, from US, living in Panama

When my daughter has to get serious schooling... by her age 7-9 more or less. – Female, Age 25-44, Single, Working part time, from Europe, living in Panama for more than 10 years

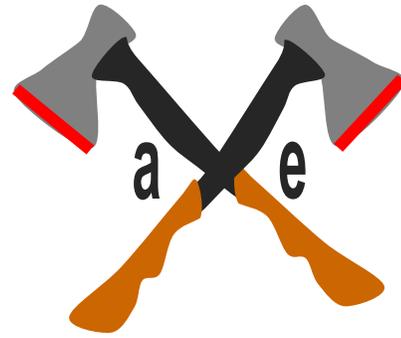
Home is where the heart is...mine is here. – Female, Age 45-64, Married, Semi-retired, from US, living in Nicaragua for 2-5 years

I find that the U.K. and Europe have become so materialistic that all basic human interaction has changed drastically. Education is worse there and many people have false values. People seem to have lost the quality of life through too much television, being materialistic and hooked on soap operas, which many copy to their own lives.—Bill Hamilton, from United Kingdom, living in Panama

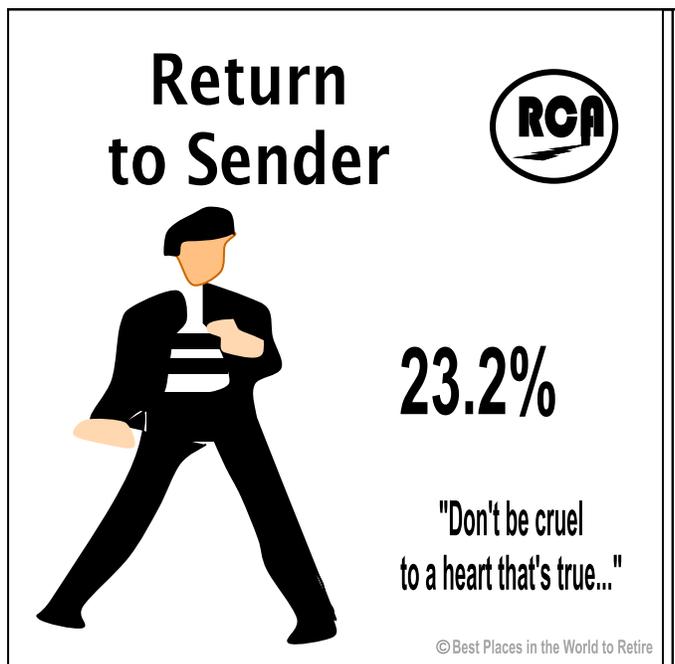
Expats not going back, continued

While the answer “never” was the most common response to the question “When are you going back?”, not being sure was a close second.

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the idea to go back



Only 23.2% of respondents had definite plans to return.

Selected comments from respondents:

I would go back to be with my kids. – Female, Age 65+, Married, Fully retired, from US, living in Panama for 6-10 years

Only if one of us suffers a catastrophic ailment that cannot be treated here in Panama. – Male, Age 65+, Married, Fully retired, from US, living in Panama for 6-10 years

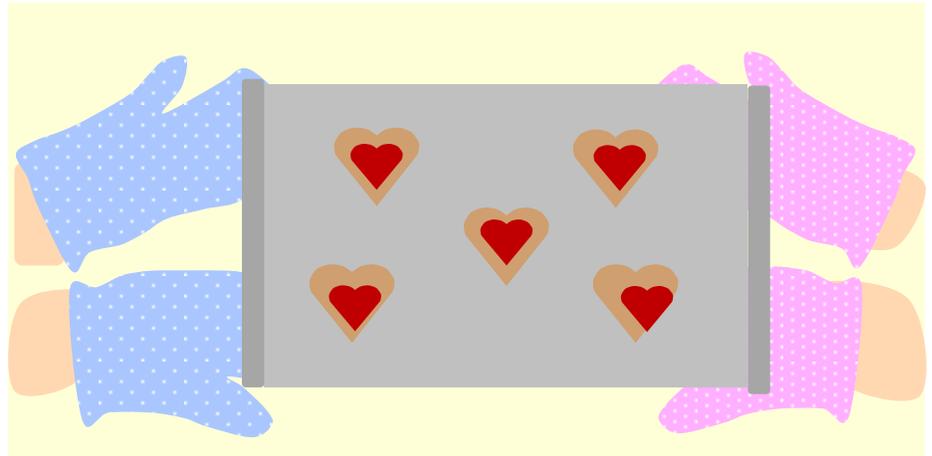
Only will go back to visit or for emergencies. No desire to live back in the U.S. – Female, Age 45-64, Married, Fully retired, from US, living in Panama for less than 2 years

We are very happy here and can always visit the U.S. when we want, but this is home now. – Rick Flaherty, from US, living in Panama

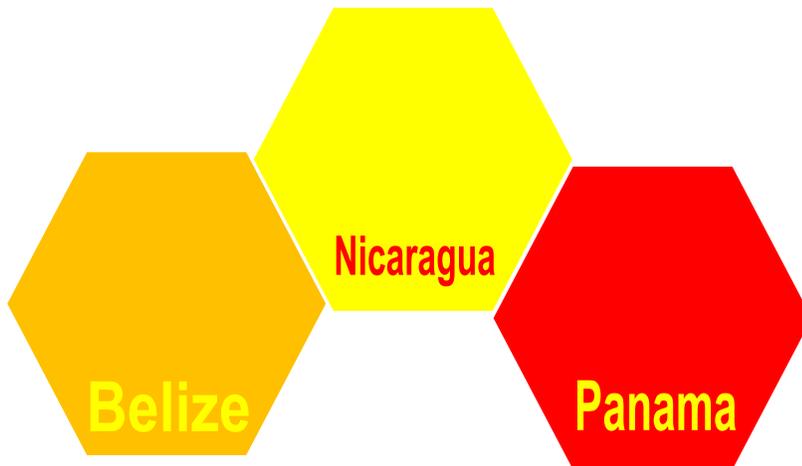
We go back and visit once a year. That is enough and we are glad to get back. – Female, 65+, Married, Fully retired, from US, living in Panama for 2-5 years

Expats not going back, continued

Men and women had remarkably similar responses to when they're going back.



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What country one moved to caused only minor differences.

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Selected comments from respondents:

I have no real desire to return to live in the States. Occasional trips for business or to visit family are plenty. However, aging parents and children's education are possible reasons to cause me to return for a time. – Jim Hardesty, from US

If I get so sick I can't hold my head up, I will stay anyway. I'll just have someone drive me to the beach and leave me on the sand and they won't have to worry about shipping the "old girl" home. I will be home already. – Female, Age 65+, Single, Semi-retired, from US, living in Panama for 2-5 years

Why would I want to? A live-in nurse can be found for less than \$500 a month - who wants a sterile nursing home for over \$3,000 a month?—Roy Canon, from US, living in Panama

This is the best country to get old in. Here we can afford 24-7 personal live in care with good medical services not too far away. – Male, Age 65+, Married, Fully retired, from US, living in Nicaragua for more than 10 years

Why would I leave a country that has been such a joy everyday In my friends and my business. To go back to what? – Female, Age 45-64, Married, Working full time, from US, living in Belize for more than 10 years

Expats not going back, continued



Those from the US were significantly more sure than those from Canada about never returning to their country of origin (41.5% to 24.0%)

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Our speculation is that a major contributing factor to this finding is the feeling amongst Americans that the US is on the “wrong track”. In May of 2009, Americans were about evenly split at around 46% between people who said the US was on the right or wrong track. As of June, 2015, 63% said the US is on the wrong track, while only 28% believe the US is on the right track. This may also account for the nostalgia we saw in many of our comments, with respondents comparing life overseas to how it was in the US in the 1950s and as a result, preferring their life overseas

Selected comments from respondents:

With convenient air travel between Panama and North America, I am able to live in the moment and call many places “home”. – Male, Age 25-44, Single, Working full time, from US, living in Panama for 6-10 years

Our family lives there, which we miss too much. They have come and visited with us for 2 weeks at a time but that made it miss them more... – Female, Age 65+, Married, Fully retired, from US, living in Panama for 2-5 years

Why would I want to go back? Here I can stretch my dollars. Back in the U.S. with the financial crisis still on, I'd be living under a bridge. – Bonnie W. Hayman, from US, living in Nicaragua

I wish I had wised up sooner. If I could do it over I would made the move ten years earlier.—Robert Reichert, from Canada, living in Panama

Before we moved I saw my husband a few hours a week. Living in Belize we are together 24/7. We work and play together. Couldn't ask for more then that. Married for 18 years to the man I love and living in paradise! Living the dream.... – Sue Vasquez, from US, living in Belize

Now, I am a citizen of the planet Earth. There is no planet B. There is no “away” and I am living on the planet with a lighter heart. – Female, Age 65+, Widowed, Fully retired, from US, living in Belize for less than 2 years

Expats not going back, continued

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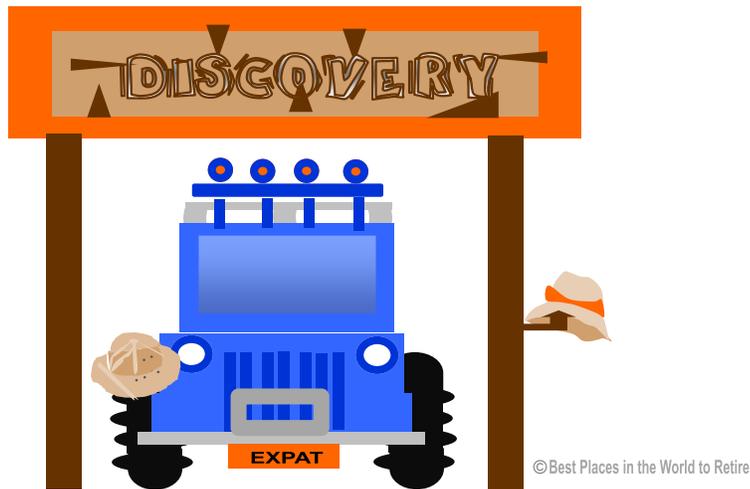
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[The Truth is Not Negotiable](#)

[Mike Cobb: The Hardest Working Man in Central America,](#)

[Creating Communities that Evoke Familiar Melodies](#)

Nº 11 “What is the most surprising and / or interesting thing you discovered as an expat?”



At a personal level, I've learned how resourceful and enterprising I am... – Sandie Davis, from US, living in Panama

Don't rush. Everyone else will be late anyway. – Male, Age 25-44, Married, Working full time, from Canada, living in Nicaragua for more than 10 years

How easy it is to adjust to living abroad. Also, how many expats there actually are. – Rona True, from US, living in Panama

How laid back the lifestyle is. I enjoy a healthy life and have more work/life balance. – Kenny Guinn, from US, living in Belize

How many expats are here! – David R. Smith, from US, living in Panama

How we are all changed by the pace of life we lead in our home country. – Female, Age 45-64, Married, Working full time, from Canada, living in Panama for less than 2 years

It is very rewarding to become part of a community abroad.—Philip McGuigan. From US, living in Panama.

That I could find such a much younger woman to love me. – Richard Haggard, from US, living in Nicaragua

Other expats are so interesting - highly educated, well traveled and had unique careers.—Cindy Thomas. From US, living in Panama.

That your value may be of greater significance and your age less important.—Daryl Ries. From US, living

in Panama.

The wonderful sense of community the foreign community has developed.—Penny Barrett. From US, living in Panama

How much we loved it here. Mike Cobb. From US, living in Nicaragua.

It's a simple but important realization, but we are all people and we all have the same needs and many of the same dreams, goals, and desires. It doesn't matter where you live, especially in our super connected world. Borders, nationalities, languages, etc. don't matter. We're all human at our core. - Mary Beth Strawn, from US, living in Panama

The first thing I remember is thinking how the local people had perfected the art of doing nothing. This is not meant as

Surprising things, continued



a derogatory statement, but I think reflects acceptance of things for what they are and remaining happy. Personal wants are a lot less than what we are used to and folks are in general happy never-the-less. Life doesn't seem to be only about getting ahead.—Robert Reichert. From Canada, living in Panama.

That I can live without fear of the unknown. Jumping into a new life has given me courage and strength that I never knew I had. – Debbie, from US, living in Nicaragua

I love the wild and natural places here in Panama with such a rich and fascinating biodiversity that is so easy to find and observe. For such a small country it has a lot of interesting, beautiful and diverse places to visit and explore. Panama has beautiful rain forests, lakes, rivers, two oceans, national parks, historical towns and buildings, colorful history and a rich and very diverse culture.—Anne Gordon de Barrigon. From US, living in Panama.



I continue to be amazed at the level of genuine friendliness of everyone I live and work with. "Face time" is very important here. All interactions, be it at the bank, market, schools and government offices, start with "How are you?" Then they listen to your answer and discuss. Then it is followed up with "How is your husband?" There is no "get in, get out". Pleasantries are alive and well here. I was told that "Americans watch their time, Belizian's have time". – Amy Almond-Laechelin, from US, living in Belize

I am surprised by how much less government oversight into people's lives there is here. You are free to do things here that would never be allowed in the U.S. People here are expected to be responsible for themselves. – Bob Jensen, from US, living in Panama

Living abroad is what you make of it...it's in your hands on a day to day basis. Here is an opportunity, what are you going to do with it?—JB Seligman. From US, living in Panama.



Nº 12 “How has being an expat changed you?”

Feel more free and objective about the world – Martha Beech, from US, living in Nicaragua

Greatly broadened my mind and experiences. – David R. Smith, from US, living in Panama

I am a better more giving person. – Female, Age 65+, Married, Fully retired, from US, living in Belize for more than 10 years

I am far less materialistic – Male, Age 65+, Married, Working full time, from US, living in Panama

I am more confident that I can adapt. Cindy Thomas. From US, living in Panama.

I am more social. – Female, Age 65+, Widowed, Fully retired, from Canada, living in Belize for 2-5 years

I am much more easy going. – Edie Baxter, from US, living in Panama

I am much more relaxed and am enjoying a much healthier lifestyle. – Female, Age 45-64, Married, Fully retired, from Canada, living in Panama for less than 2 years

I have mastered to art of waiting. – Carol Hurst, from US, living in Panama

I have mellowed. - Mikkell Moller, from US, living in Panama

I have more fun – Female, Age 65+, Married, Fully retired, from US, living in Panama for 6-10 years

I have realize that everything material isn't THAT important – Charlotte, from US, living in Nicaragua

I learned to adapt to a culture other than my own. I am pleased to have done this. – Donna Tabor, from US, living in Nicaragua

It will be hard to go back to the US if we ever do.— Mike Cobb. From US, living in Nicaragua.

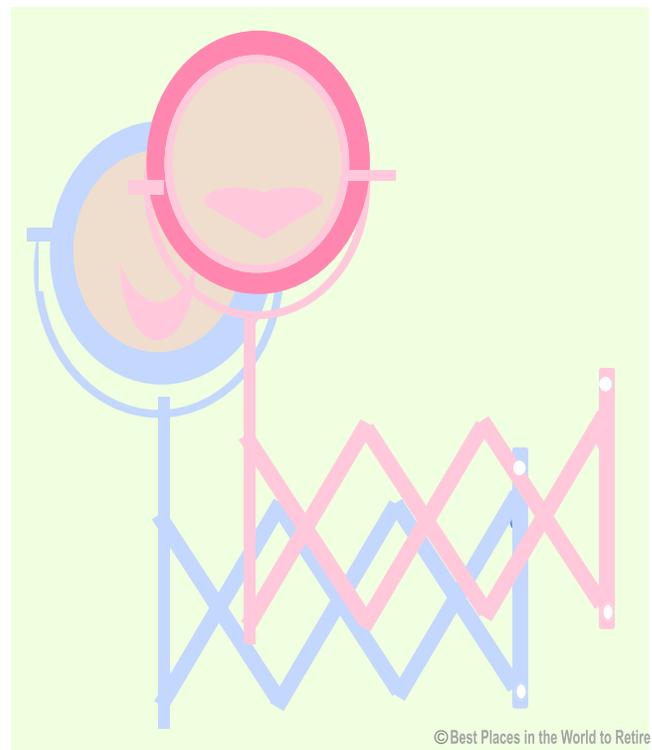
Made me more appreciative of the USA. I value my time in the USA whenever i visit there. – Edward Banas, from US, living in Belize

More tolerant, more peaceful, broader horizons – Female, Age 25-44, Married, Working full time, from Europe, living in Nicaragua for 6-10 years

The ability to reinvent yourself and pursue what is more important.—Darrell Bushnell. From US, living in Nicaragua.

I do not believe that it has changed me but it has changed my husband. He accepts things as they are and is now open to experiencing Acceptance of things as they are can be challenging sometimes but you know you have grown when you can solve it or work around it. Flexibility is the key. – Female, Age 65+, Married, Fully retired, from US, living in Panama for 2-5 years

Personal growth. I became president of a local community theater for about a year. At that time, there was significant conflict internally and within the community. My job



Have you changed, continued

was to reduce the conflict. After a year, mission accomplished and the result was turning many conflicts into friends. Subsequently, I aligned myself with a humanitarian organization and am thoroughly engaged in that activity. In Dallas, I seldom volunteered. – Michael M., from US, living in Panama

Happier life. Panamanians are much happier despite their day to day struggles. Changes your perspective of what's really important. Content with less. I have, however, become more assertive. – Female, Age 65+, Single, Fully retired, from US, living in Panama for 2-5 years

i FEEL PART OF A BEAUTIFUL COMMUNITY. – Anne Pilling, from UK, living in Belize

I love being able to live in places where even the smallest thing can help somebody...and you can help somebody everyday without breaking the bank. Every man, woman and child in the U.S. should live in a poorer foreign country for a year. Find out how the REAL world is! So many ways to help and live on in others. – Female, Age 45-64, Fully retired, from US, living in Panama for more than 10 years

My husband and I are both more tolerant of slow checkout lines. We have found improved health and happiness. We enjoy our adventures and outings here so much more than we could afford to do in the USA.—Linda Jensen. From US, living in Panama.

I had a 6,000 sq foot home back in the states and sold off all my "things" and moved here to Panama with 2 suitcases. I live in a very modest casita (house) that I rent, I have most of the modern conveniences that I want like hot water and electricity as well as TV and internet. However, I live with much

less but I feel I concentrate on more important things such as friendships and socializing and helping others...it's a grand life when you give it up for a more simple life. There was a reason Panama was voted in 2014 as the happiest place on earth... – Danny Blank, from US, living in Panama

It woke me up to reality, it helped me value how blessed I was and to live better with less. It has given me the opportunity to grow as an individual and be less selfish, to discover other cultures, to make a difference – Olga Suarez, from US, living in Panama

I think I have a greater appreciation of the 'other guy'. There is a distinction here between those who have had opportunities in life and those who haven't. In general I would say that expats and locals from privileged families have had such opportunities. Many other locals who are less fortunate haven't had such opportunities and often scratch and struggle all their lives. I want to help where I can and maybe give someone a chance to get ahead.—Robert Reichert. From Canada, living in Panama.

I am healthier, look younger, sleep without an alarm clock (the local rooster serves as well), eat better and enjoy living with open windows all year round (no air conditioning, no heating, no house pollution). Temperature range where I live (El Valle de Anton) is 68-90 all year round.—Roy Canon. From US, living in Panama

Freedom, meeting interesting characters, excitement of life, outdoors lifestyle, meeting like-minded people, social atmosphere, and being able to say with conviction "we're all down here, because we ain't all there".—JB Seligman. From US, living in Panama.

I have become a lot less stressed. I have learned to enjoy the simpler things in life. I have learned to enjoy the beauty of nature. – Kelly, from US, living in Nicaragua

Nº 13 “What one piece of advice would you give to anyone moving overseas?”



Learn from the culture you are joining rather than imposing your US Experience on it. – Female, Age 65+, Married, Fully retired, from US, living in Panama for 6-10 years

Learn the language of your chosen country. It's just rude not to. – Edie Baxter, from US, living in Panama

Take the country as it is. Don't try to make it into the U.S. – Male, Age 65+, Married, Working full time, from US, living in Panama for 2-5 years

Before you make the move, do as much research as you can. It is better to know what you are getting into other than trying to figure out how to get out of a situation.—Karen Walter. From US, living in Panama.

When moving overseas, please do not bring your biases with you. Do not expect things to be the same as where you are moving from. Remember WHY you are choosing to be an expat. Take time to learn your community and neighbors. Life is great as an expat, enjoy it. Remember, you are a visitor in a foreign country-- you do not own it!! – Lee, from US, living in Belize

For several months as you find your way in a new country, you will be living as a tourist, not an 'expat'. Create a budget for that so you don't stress about the expense of it. Short term rental, semi-functional kitchens, rental vehicle, eating out a lot (to meet people, because meeting 'at home' is not easy when you're in a tiny rental) - this is quite an expensive phase of your journey and you don't want to be pressured into locking in to long-term arrangements too quickly. – Kate Greenaway, from Canada, living in Panama

Curiosity, patience and a good sense of humor... bring plenty of these 3 character traits and you'll settle down well and enjoy your new life abroad. – Margit, from Europe, living in Nicaragua

Don't be pushy or get angry. Things unfold gently here. Smile. Be pleasant. Don't loan money. Rent for 6 months at least before buying. See as much of the county as you can before making a decision. Seek advice. If you buy- have a good (recommended) lawyer see to the title for any defects. Obey the laws. If you abuse minors go somewhere else and take the devil with you. – Male, Age 65+, Married, Semi-retired, from US, living in Nicaragua for more than 10 years

Check the ego and judgmentalism at the border. Come to learn and to share. Makes the world a safer place! And pack extra humility! – Lorine Doline-James, from US, living in Nicaragua

Always make sure you really like a country and fit in with the people and the culture. Do not compare with your own country and be aware of how you may lack some of the goods that you are used to. Learn the language. Get a good lawyer . Never buy untitled property. ADAPT.—Bill Hamilton. From United Kingdom, living in Panama.

Overseas advise, continued

Do not move expecting that your life will be what it was. It will be more if the value of your time and people is somewhere in your value system. All the money in the world that you bring here will buy you a nicer place but no one cares what you have here. Life is not valued on your financial status. – Female, Age 45-64, Married, Working full time, from US, living in Belize for more than 10 years

You are moving overseas for a reason. If you are running from something, it will be the same problem in the new country, but with more stress. Listen to the advice that others give you - they have been there, done that. You do not know better. Don't try to make things like 'home'. If that's what you want, don't leave it. – Female, Age 25-44, Single, Working full time, from UK, living in Belize for more than 10 years

Do your homework, especially visiting the location as someone living there, if you can't take 2 weeks off work/life and invest into researching the move to a new country then you aren't ready to move. Go to the grocery store, hardware store, meet other expats living there, ask about 'red flags' and most important LISTEN to the advice you are given from those that are there.—Eden Ruden. From US, living in Nicaragua.

Do your own research instead of asking strangers where you should live. Contact other expats in the area, read their blogs and talk with everyone who will give you 5 minutes when you visit. Don't leave your brains at the border. Con men are everywhere. -- Cindy Thomas. From US, living in Panama.

Come to embrace the culture, not to adjust it to your ways! Don't limit yourself to expats as friends..... Most are great people, but they come and go. Give to your community and it will give back to you - I'm not talking money.... I'm talking helping your neighbors and treating them as equals. We delivered Christmas cookies to our closest neighbors Christmas Eve. On Christmas Day we had about 20 neighbors visit us through-

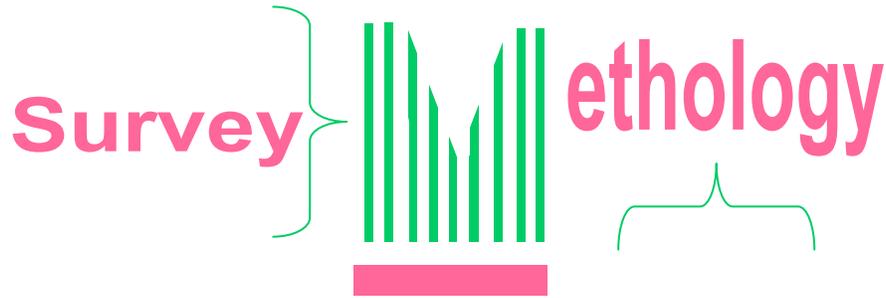
out the day bearing gifts of food! It was unbelievable! – Female, Age 45-64, Married, Working part time, from US, living in Belize for less than 2 years

This is NOT a southern suburb of the US. Do not check you brain at the airport--use common sense and watch out for scam artists and shysters (both locals and other expats). Learn the language, even if it's just the basics. Get involved and NEVER, EVER say or think: Well, that's not how we did it back home.-- Elizabeth Worley—From US, living in Panama.

1. Do not expect things to be done, "as they were at home". Do not try to change things the way you want or think they should be done. This is their country and their culture and it works for them and they accept it, even if it is not the most efficient way to do things. Take a deep breath and accept it and move on.
2. Learn Spanish. Do not get frustrated because nobody understands you in English. You are in their country now, so it is important for you to learn at least basic Spanish, especially if you find yourself alone and in need of help, for example your car breaks down on the side of the road, or you are hurt or sick and need assistance. Or simply to ask where the screwdrivers are in the hardware store.
3. Get out and immerse yourself in the culture here. Meet the locals, explore the country and all it has to offer. Do not surround yourself with only expats and live in a gated expat community, you will be missing some of the most incredible experiences and people by doing so.—Anne Gordon de Barrigon. From US, living in Panama.

Do your homework. It took us some time to figure out that the Bahamas would not be right for us. Make a real effort to speak the local language. Involvement in humanitarian work is a wonderful way to meet great new friends. Keep in mind that you are not in "Kansas" anymore.—Philip McGuigan. From US, living in Panama.

Be open to new experiences and new ways of doing things. Don't let the small stuff get to you. And really, it's all small stuff. Be friendly. Don't judge. Slow down and be a good neighbor. – Rona True, from US, living in Panama



The survey from which this and follow-on studies will be published was hosted on SurveyGizmo and was conducted between April 17 and April 27, 2015. We received 389 total responses, of which 342 were complete.

Our intention is to present the most accurate, objective picture possible of what it is like to live overseas. Of course, no survey or study can be perfect, for the same well-known reasons. Here is how we dealt with the more common issues:

Sampling Bias:

A sampling bias is introduced when not every person in the target group takes the survey. The main way this is handled is to make sure that as many people as possible in the target group knows about the survey. We dealt with this by repeatedly publicizing the survey in social media, including all the relevant Yahoo Groups and Facebook Groups; popular newsletters such as Nica Nuggets and NewsBoquete; and through newsletters from Best Places in the World to Retire.

Nonresponse Bias:

A nonresponse bias is introduced when only the most motivated people respond. These people would tend to be the most outgoing, opinionated, vocal, etc., and may not accurately represent the target group as a whole. In order to mitigate this bias and to encourage participation by the widest, most representative group possible, we made it very well known that, in exchange for participating in the survey, each respondent would be entered into a drawing for very attractive prizes:



3 nights at a two-bedroom / two-bathroom, elegant, spacious room with an amazing view at the Gran Pacifica Resort, a unique Spanish colonial master planned beach community with 3.5 miles of stunning Pacific oceanfront in Nicaragua. Available May 2 - November 14. Value: \$720



Blue Tang Inn, San Pedro Town, Ambergris Caye, Belize welcomes you to a 4 night stay in their boutique beachfront hotel. Each suite has a fully equipped kitchen and air conditioning. Walk to many shops and restaurants during your stay. It's easy, beautiful and relaxing! Available May 1 - Dec 14. Value: \$780



2 nights at La Rosa de Los Vientos, a 3-room B & B in Pedasi, Panama, that enjoys a great location from which to discover and explore Pedasi and the entire Azuero Peninsula. Only one mile from the village of Pedasi and walking distance to the beach. Breakfast included. Available May 1 - December 15. Value: \$240.



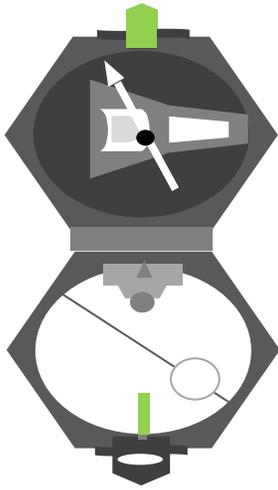
Folkloric and Colonial Cities tour by Bosa Tours & Travel for two adults. Tour Masaya Volcano, Masaya Crafts Market, take a boat ride around the islets of Granada, tour La Merced Church, Convent Saint Francisco, Granada Central Park and Cathedral. Includes transfers to sites, entrances, bi-lingual guide and driver. Value: \$192

95.3% of our respondents answered "Yes" to "Would you like to be entered into our prize drawing?", even though they had to give their name in order to be entered into the drawing.

Acquiescence Bias:

Acquiescence bias is introduced (and sometimes, intentionally so) when the survey "leads" a respondent towards a desired answer. Generally, this is done via questions that start with a question similar to "Do you agree with...." and / or

Survey methodology, continued



some seemingly reasonable statement of “facts”. There were no such questions in our survey.

Social Desirability Bias:

Social desirability bias is introduced when the respondent answers in a way that he or she believes will put him or her in the best light amongst his or her peers, as opposed to answering honestly. In order to guard against this bias, we made it very clear that, if desired, the respondent may remain anonymous. 51.8% of our respondents chose to remain anonymous.

Order Bias:

Order bias is introduced when the order of the answers to a question gives a hint to the respondent as to the desired responses. In order to guard against this, the answers to the questions in most of the survey are somewhat random (but not annoyingly so), and, interestingly, many were answered in a way that surprised us. We did, however, order answers in areas where not to do so would have caused annoyance and less clarity, for example, in “scale” questions that asked how satisfied the respondent was with something.

Expat Success Bias:

The people who took our survey are expats, meaning that they currently live overseas. It could be argued that people who live overseas are more likely to give positive reviews of living overseas, as opposed to, for example, those who used to live overseas and who no longer are. There could be some merit to this argument. Unfortunately, we did not see any reasonable way to test it, so we don't have an opinion. Even if we were able to locate people who were no longer expats and have a sample of them take our survey, we saw no logical way to normalize the results. (Which ones would we seek out, how

many would we ask in proportion to existing expats, etc.?) Therefore, in light of this, we leave it to the reader to make any adjustments to the data he or she feels would make sense for his or her particular need.

Other Integrity Enhancers:

In order to guard against people taking the survey twice, each respondent was forced to provide an email address (duplicate email addresses were not allowed), and prizes are only given to expats.

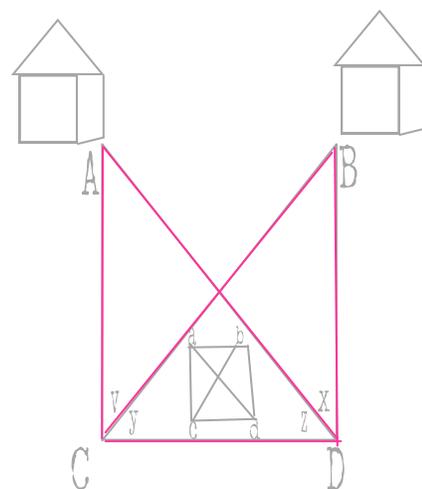
The quantity of comments we received for each question indicated to us that those taking the survey took it seriously, and that there were very few, if any, respondents taking the survey just to get the prizes.

We saw no abnormalities that would indicate anything suspicious.

Margin of Error:

According to American Research Group on-line calculator, for a population size of 30,000 (estimated North American expats living in Belize, Nicaragua and Panama) and a sample size of 389 (how many respondents took the survey), the theoretical margin of error is $\pm 4.94\%$, 95% of the time, on questions where opinion is evenly split.

For the demographic breakdown of respondents, please see the appendix.





About Best Places in the World to Retire / Contact Information



Best Places in the World to Retire was released to the search engines in May, 2013. Since that time, we have added over 200 expat stories and over 5,000 answers to questions about living overseas, provided almost entirely by more than 400 experts.

Our first country was Panama. We then added Nicaragua, and Belize. We plan to add Portugal next, followed by 9 additional countries in the next 3 years.

Our objective is to provide credible information about moving, living, retiring, visiting, or doing business overseas.

The Best Places in the World to Retire website is divided into the following sections:

- [Questions & Answers](#) provides answers to the most often asked questions. There are usually several answers to the same question because different people can have different opinions, none of which are definitively wrong. As an example, several people can have valid but different opinions on “How’s the shopping in Panama?” or “Is it safe in Granada, Nicaragua?”
- [Location Advisor](#) is an interactive, real time questionnaire that makes a recommendation on the best place to live based on the answers to up to 13 questions.
- [Expat Stories](#) are comprised of entries either written by an expat or a local, or are an interview by Jet Metier of the most interesting people in each location.
- [Marketplace](#) is the only commercial area of the site. This is where for profit and non-profit organizations let our visitors know about their services.

Jet Metier is the creative consultant for Best Places in the World to Retire. Jet created the graphics and overall look and feel for this survey, and is the editor of *Panama—the 62 Things You Must Know* (available for [free download](#)). She also conducted 21 interviews of the most interesting people overseas and wrote 11 stories of her own. (See the next page for a list and links.)

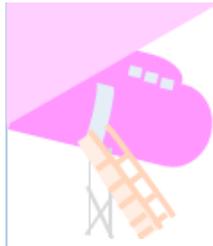
We provide Jet’s comments through “Jet’s Takes” on account of her ability to connect with expat perspectives. Jet may be reached at JetMetier@gmail.com

Chuck Bolotin is the Vice President of Business Development at Best Places in the World to Retire. Chuck was one of the founders of the company, developed the survey, and has interviewed over 400 expats read over 5,000 and expat stories. Chuck may be reached at Chuck.Bolotin@BestPlacesInTheWorldToRetire.com

To download a copy of this study, go to <https://bestplacesintheworldtoretire.com/download-free-ebooks>

To sign up to receive the next in the series of research studies, send an email to:

NextStudies@BestPlacesInTheWorldToRetire.com



Interviews and Stories by Jet Metier

Interviews by Jet Metier

[Mike Cobb: The Hardest Working Man in Central America, Creating Communities that Evoke Familiar Melodies](#)

[Panama's Gonzalo de la Guardia: From Origins to Legacy](#)

[Manuel Baruco at the Intersection of the World in Panama](#)

[The Poetry and History of Patrizia Pinzon's Casco Viejo](#)

[Phil McGuigan and Other Heroes in Panama and Beyond](#)

[Penny Barrett, Boquete's Liaison Extraordinaire](#)

[Advice and Observations About Life In Another Country From Someone Who's Been To Over 40 of Them](#)

[The Truth is Not Negotiable](#)

[Return to the Blue Lagoon in Bocas Del Toro](#)

[An Inside Look at the Evolution of Boquete and the People Who Had the Vision to Make It Happen](#)

[At Long Last, Love and Fulfilment in David, Panamá](#)

[The Atypical Trajectory of Turalu in the Tropics](#)

[Reading, Writing and Reinvention in Granada, Nicaragua](#)

[The Secret Love Life of Dolphins and Whales](#)

[A Second Generation Immigrant's Dream in Panama](#)

[A New Twist on Life in Nicaragua](#)

[No More Winters or Expensive Beer for Sarah](#)

[Anne of the Wild and Sea](#)

[The Beach, the \(Holiday\) Breaks, and the BBQ](#)

[Dancing Across the World](#)

[Racing Through The Panama Canal In A Dugout Canoe](#)

Stories by Jet Metier

[La Playita, Panama](#)

[The End of the Road At Playa Venao, Panama](#)

[Altos del Maria— Shangri-La Enchantment in Panama](#)

[The Foods and Cuisine of Panama, Part 1](#)

[The Quaint, Exotic and Tranquil Beauty of Park Eden in El Valle de Anton, Panama](#)

[Staying At The Coconut Lodge Near Panama City Is Just Like Visiting Relatives You Like!](#)

[The Manglar Lodge; Remote But Familiar, Very Chic And Done With Ease in Panama](#)

[Unexpected Tango Lessons At The Magnolia Inn In Casco Viejo](#)

[The Hushed Elegance of Los Cuatro Tulipanes, Casco Viejo, Panama](#)

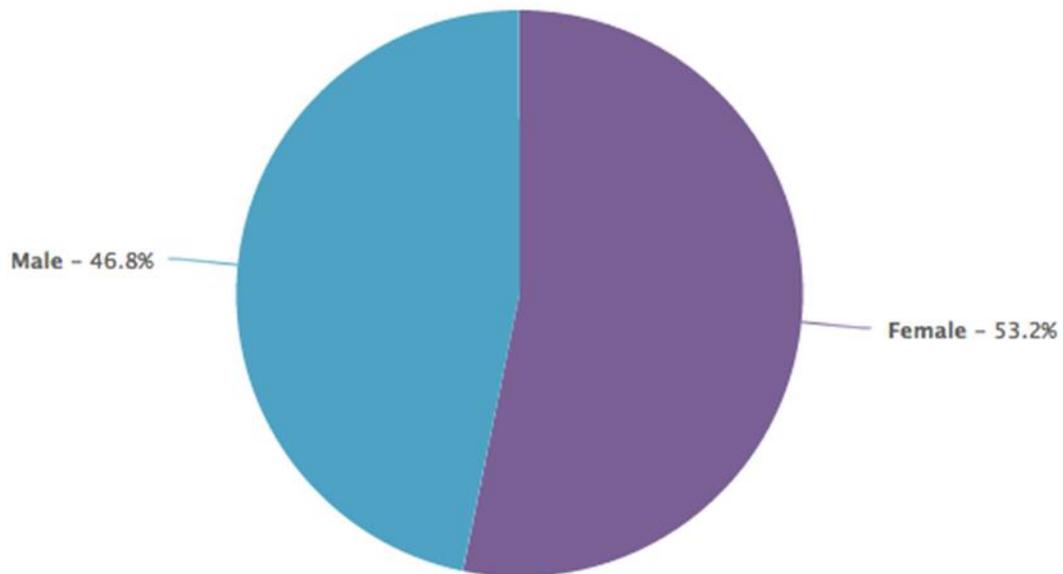
[A Visit To La Rosa De Los Vientos in Panama; a Place Apart From The Hubbub World](#)

[Park Eden In El Valle de Anton Panama Is Aptly Named](#)

Appendix / Source Data

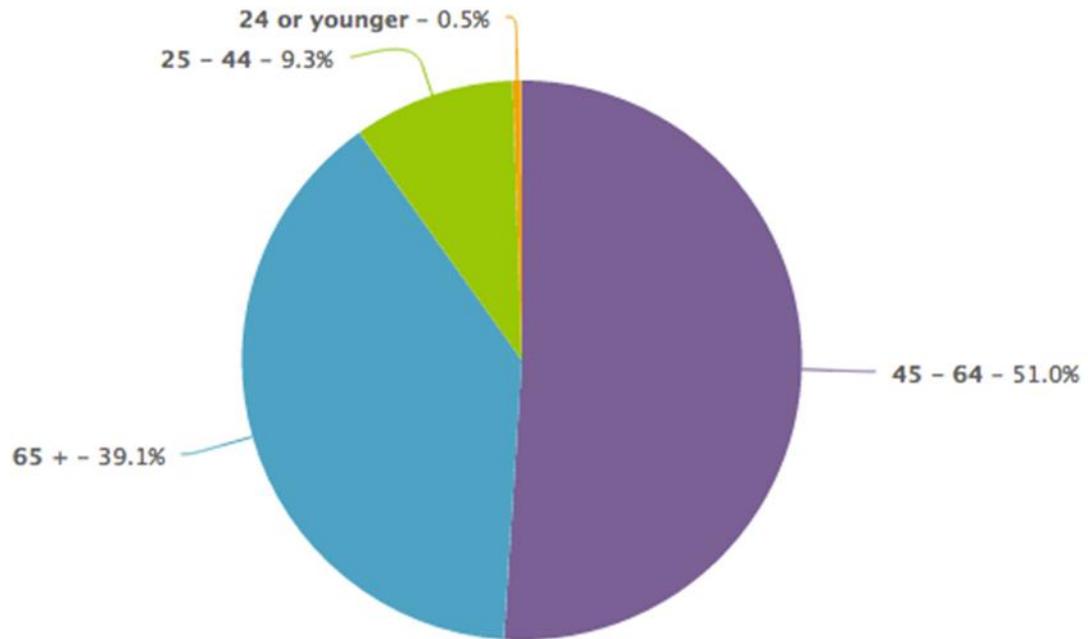
Are you male or female? *

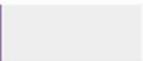
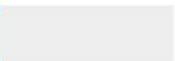
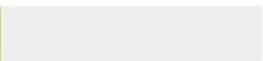
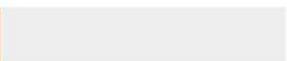
Results for all respondents:



Your age

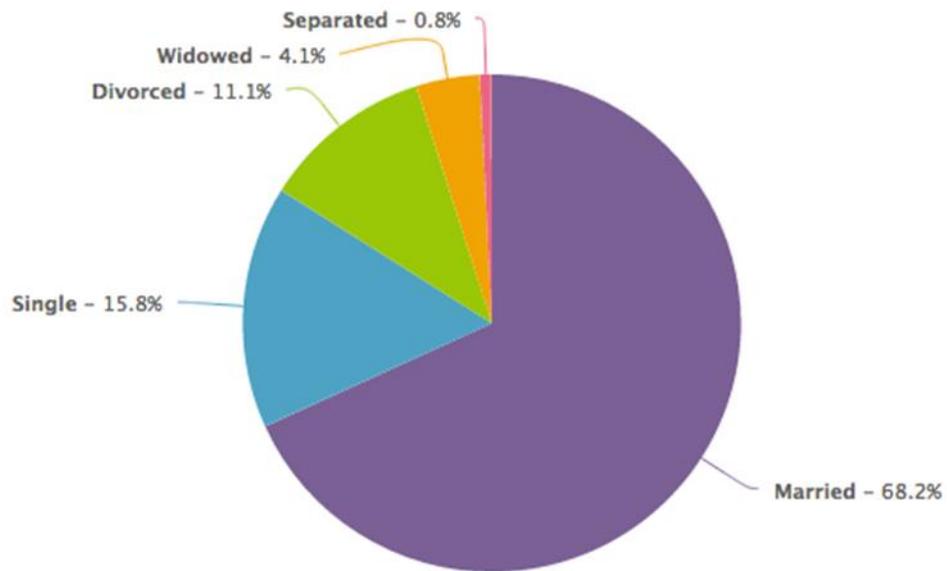
Results for all respondents:



45 - 64	51.0%		
65 +	39.1%		
25 - 44	9.3%		
24 or younger	0.5%		

Marital status

Results for all respondents:

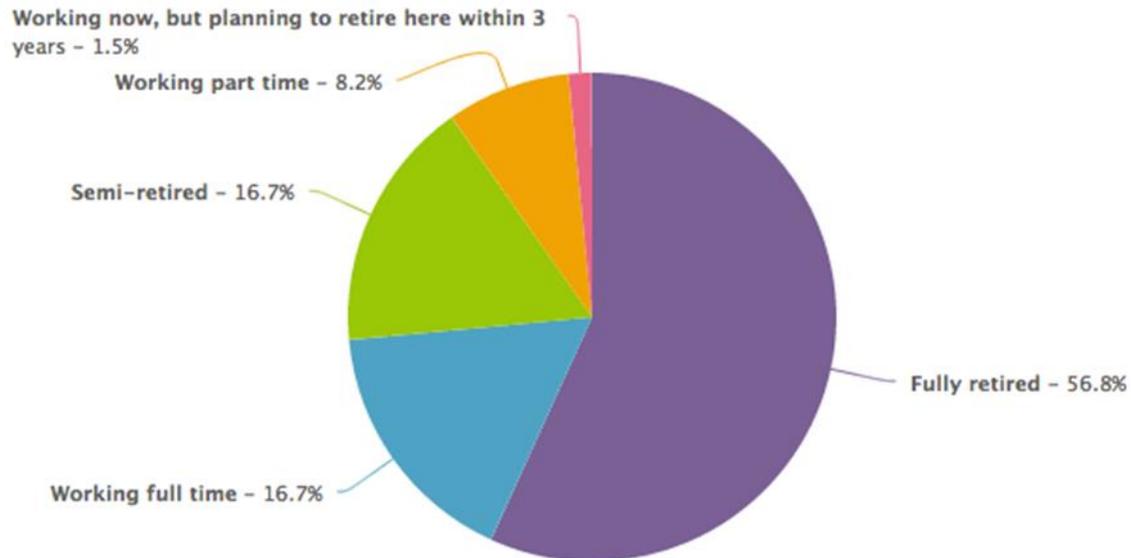


Married	68.2%	
Single	15.8%	
Divorced	11.1%	
Widowed	4.1%	
Separated	0.8%	

Work status *

(For this survey, activities on behalf of charities doesn't count as "work")

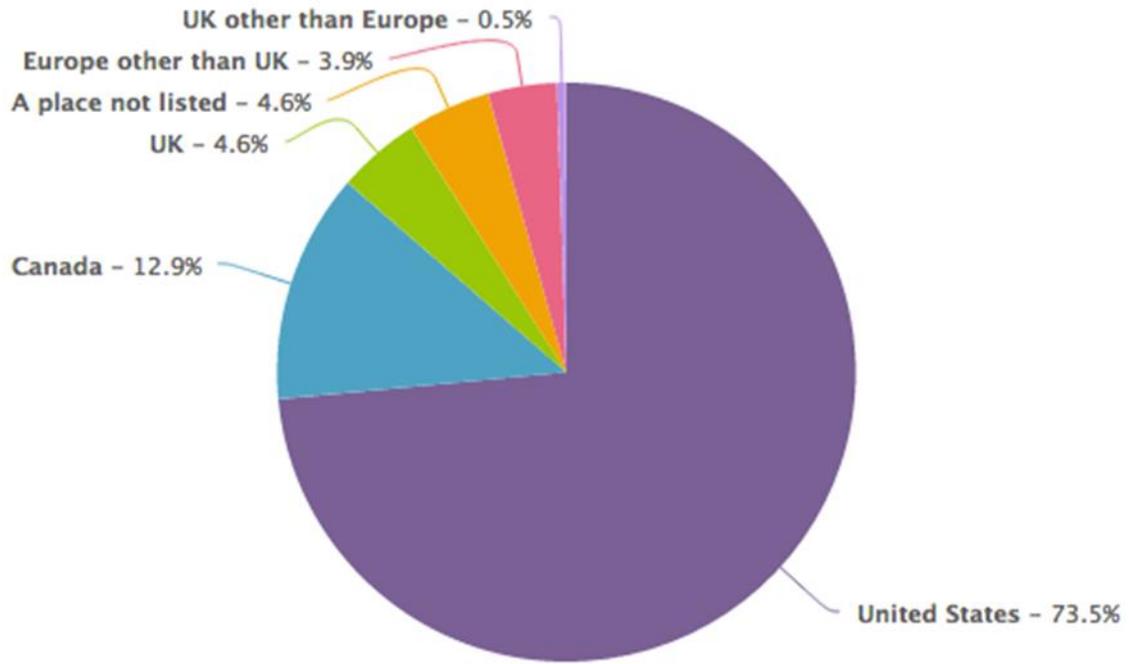
Results for all respondents:



Fully retired	56.8%	
Working full time	16.7%	
Semi-retired	16.7%	
Working part time	8.2%	
Working now, but planning to retire here within 3 years	1.5%	

What is your home country or area? *

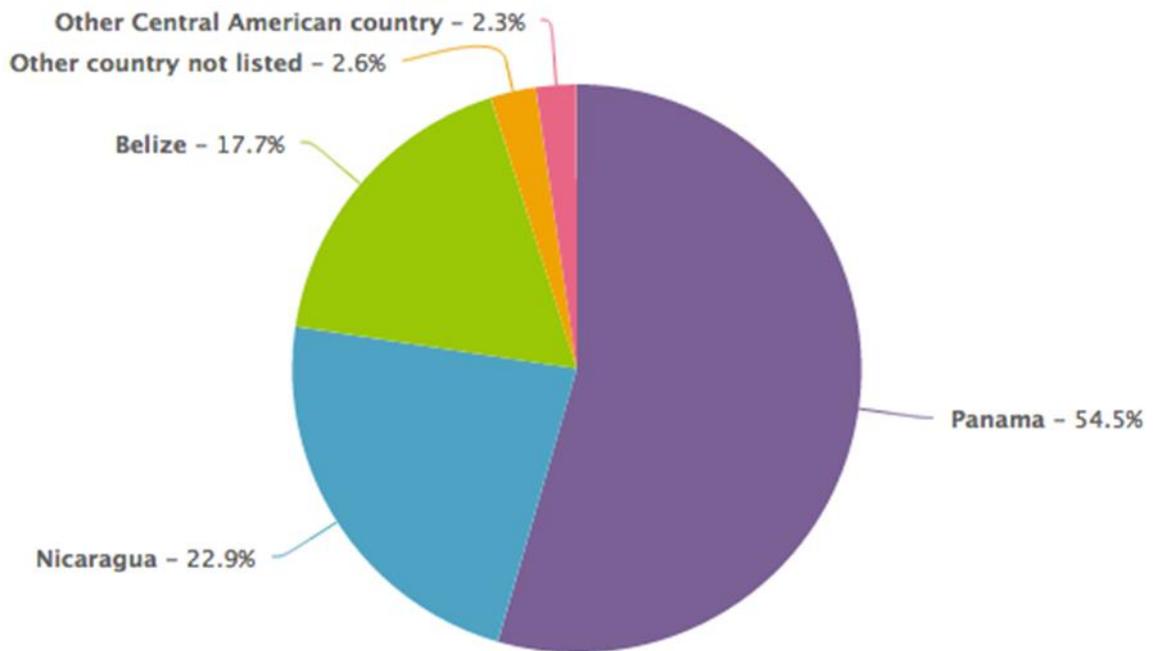
Results for all respondents:

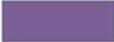


United States	73.5%	
Canada	12.9%	
UK	4.6%	
A place not listed	4.6%	
Europe other than UK	3.9%	
UK other than Europe	0.5%	

Where did you move, either full time or part time? *

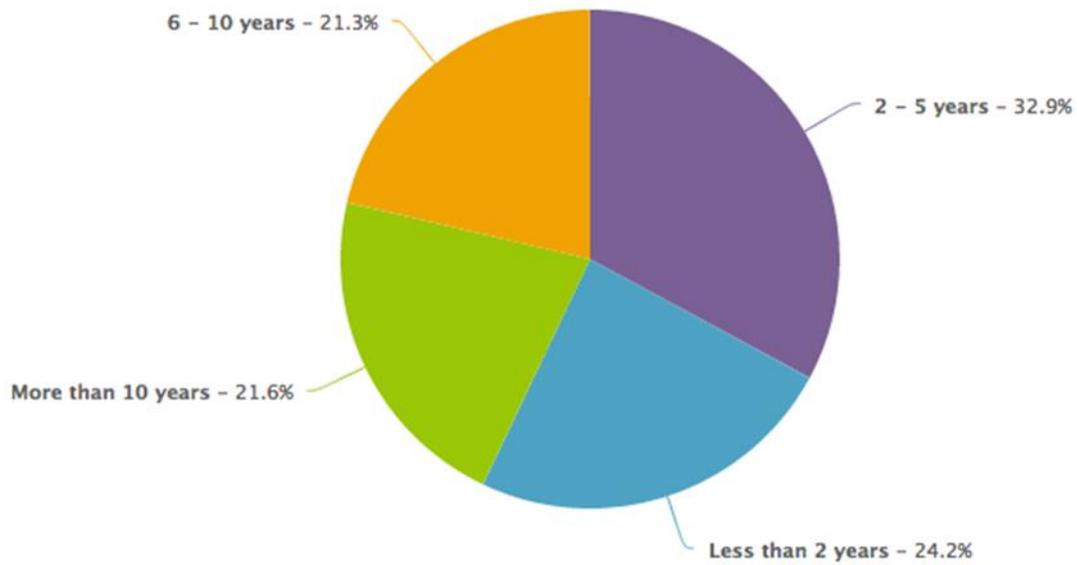
Results for all respondents:



Panama	54.5%	
Nicaragua	22.9%	
Belize	17.7%	
Other country not listed	2.6%	
Other Central American country	2.3%	

How long have you lived abroad? *

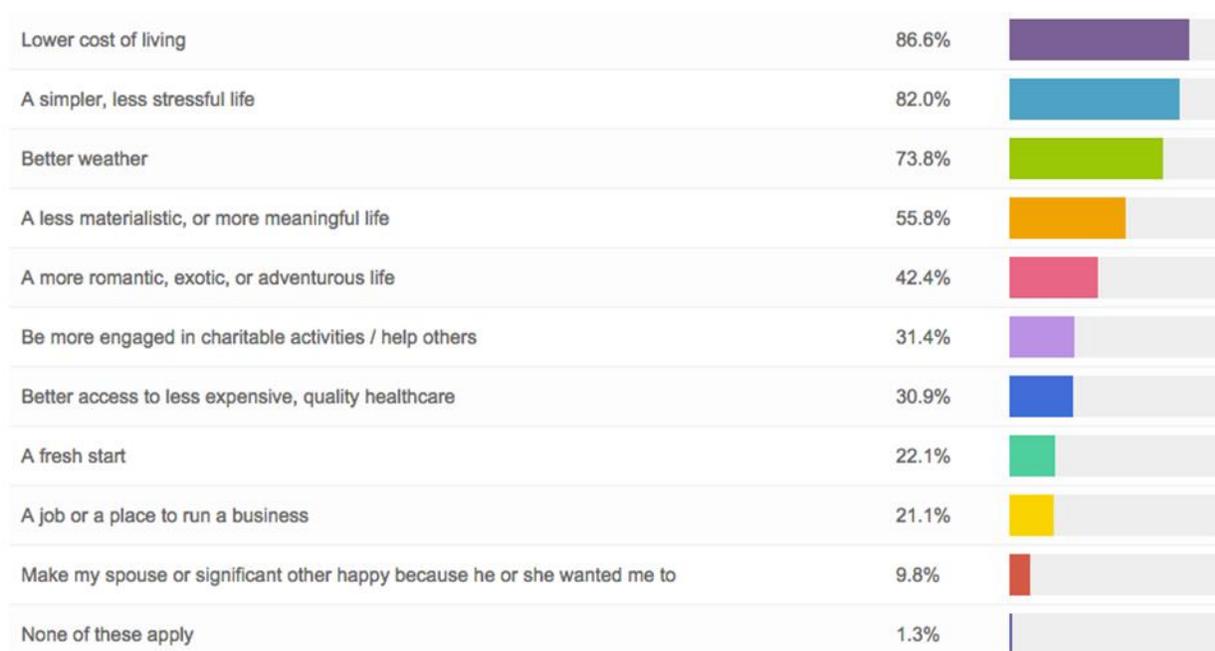
Results for all respondents:



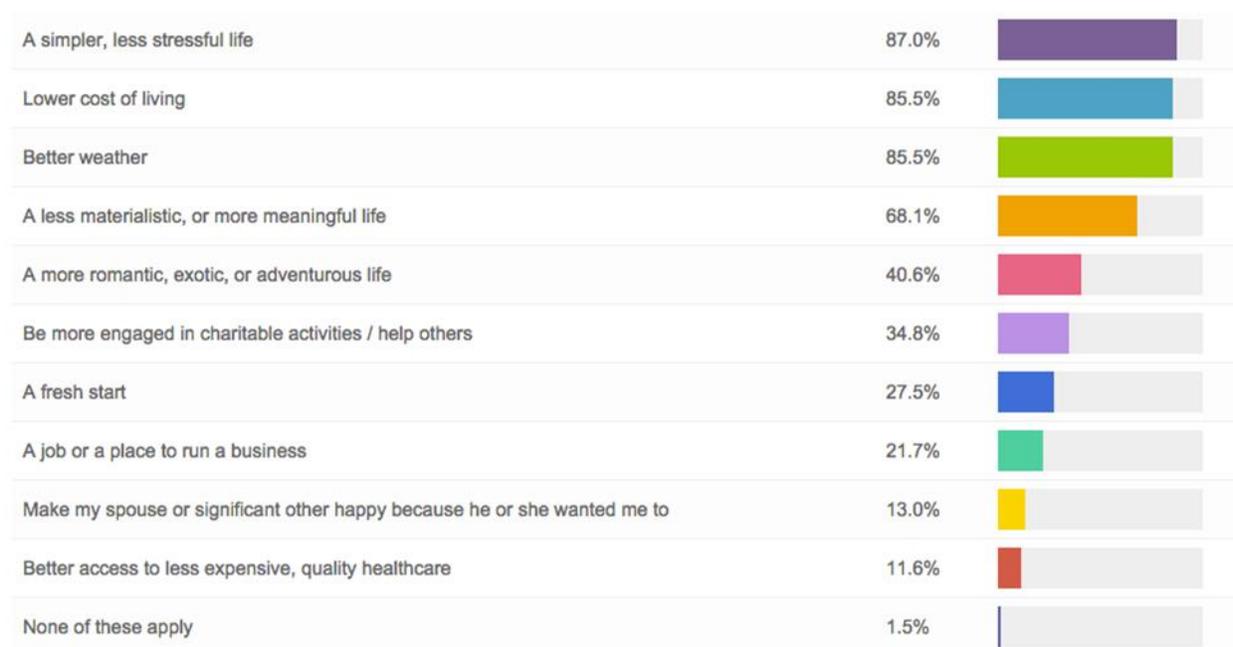
2 - 5 years	32.9%	
Less than 2 years	24.2%	
More than 10 years	21.6%	
6 - 10 years	21.3%	

Please check all the things you THOUGHT you would achieve by moving abroad. *

Results for all respondents:



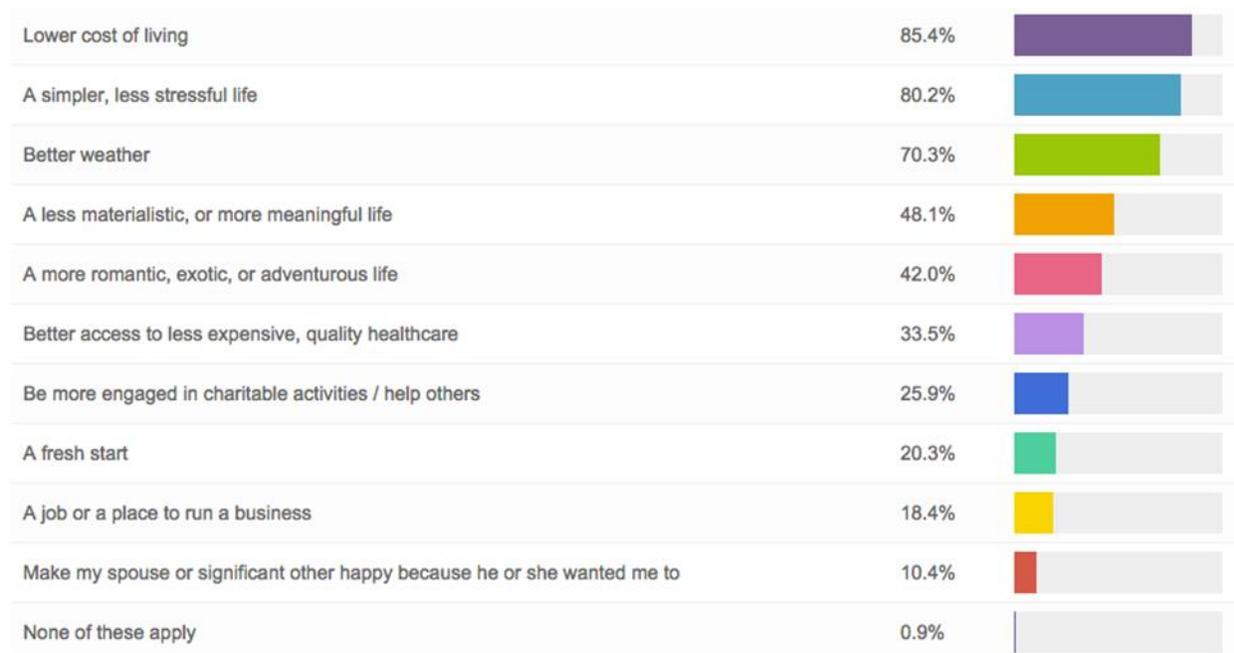
Results for just Belize:



Results just for Nicaragua:

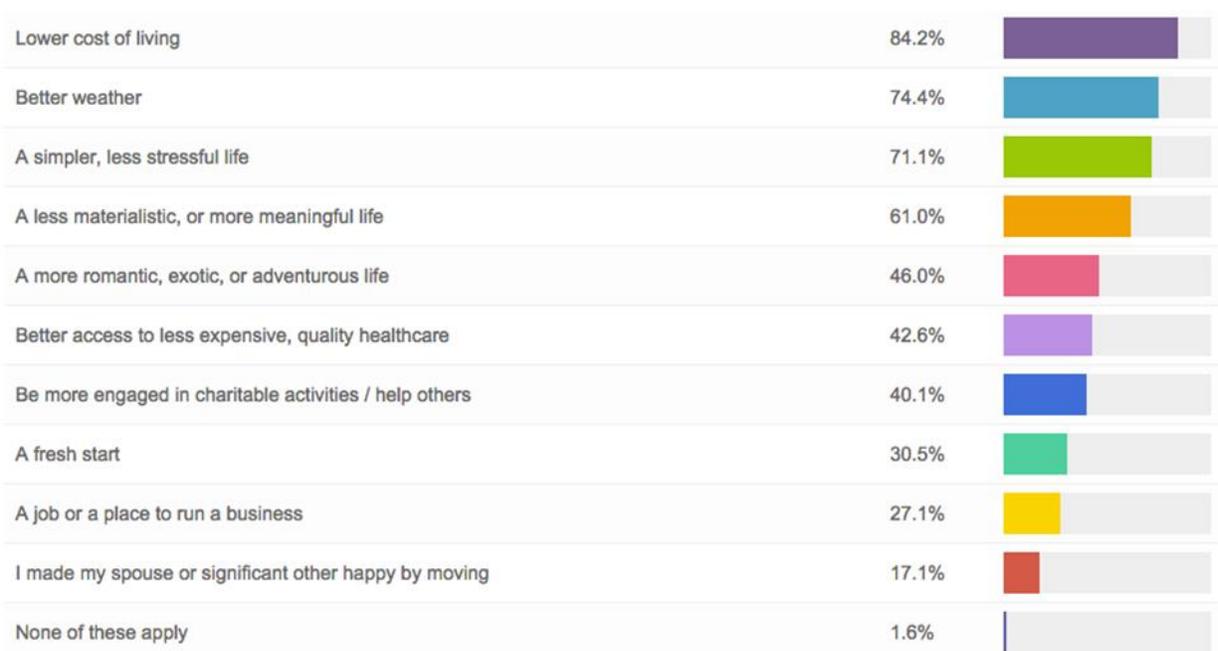


Results just for Panama:

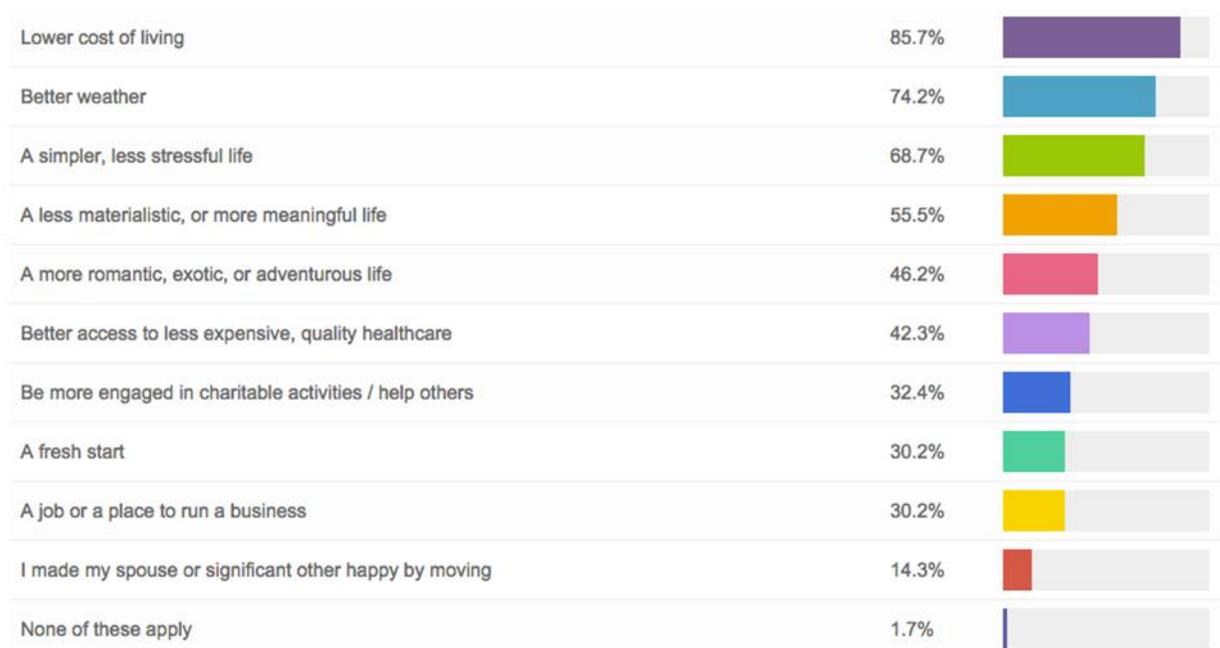


Please check all the things you DID achieve by moving abroad *

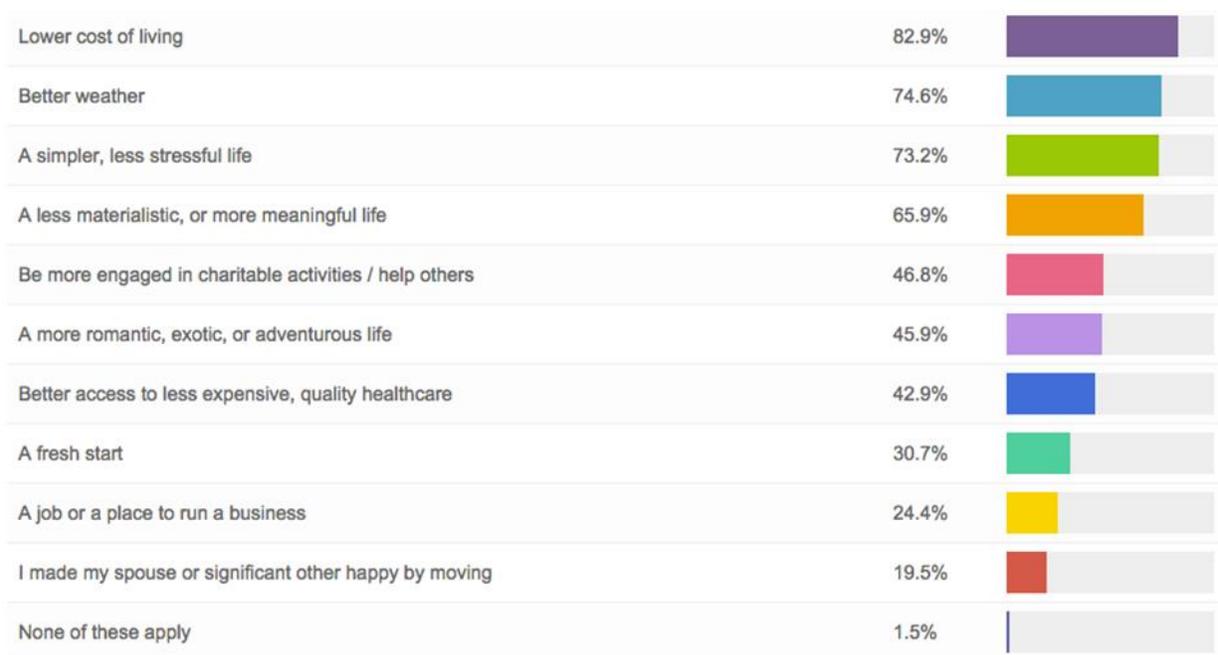
Results for all respondents:



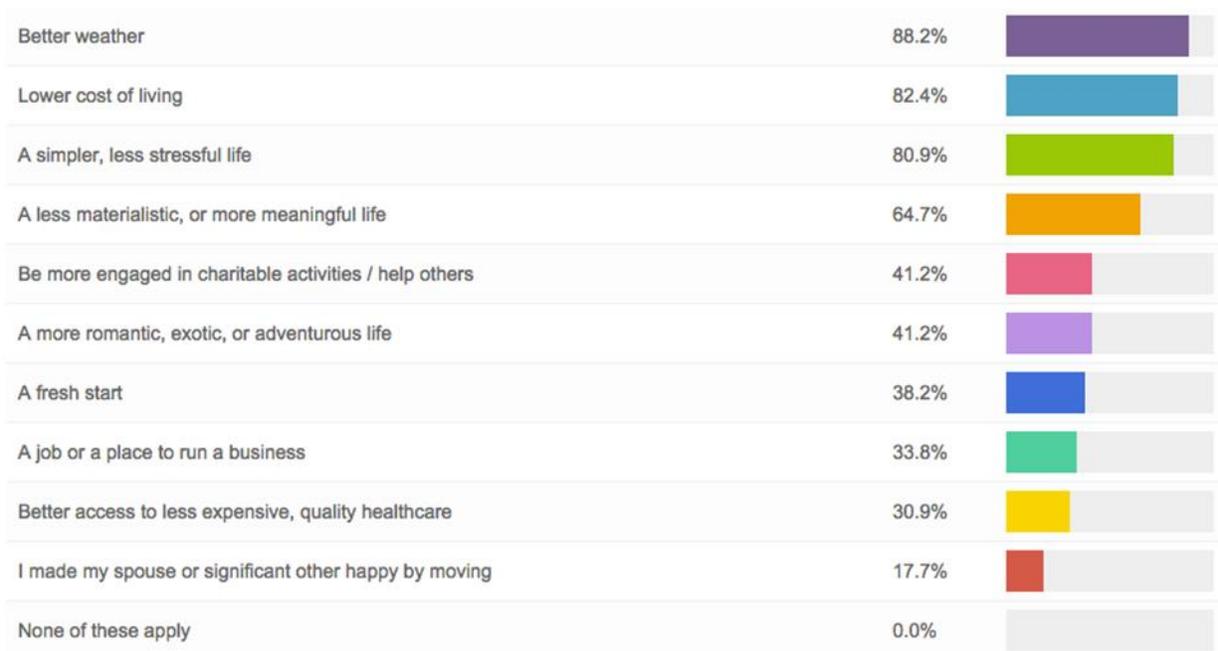
Results just for men:



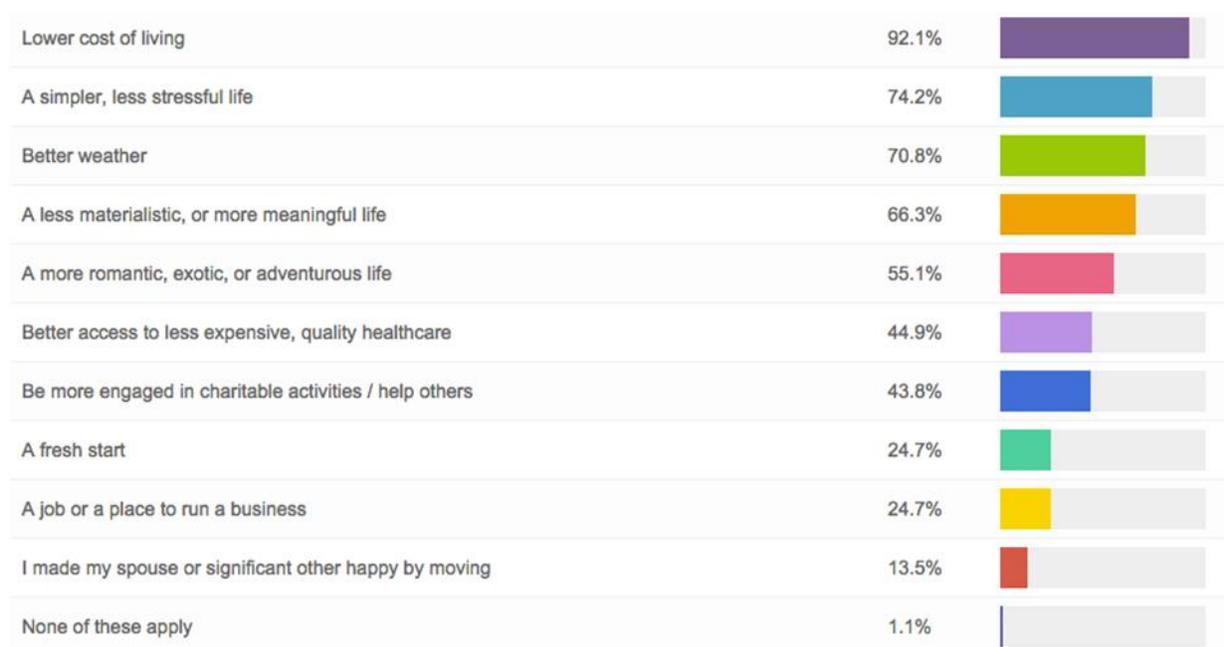
Results just for women:



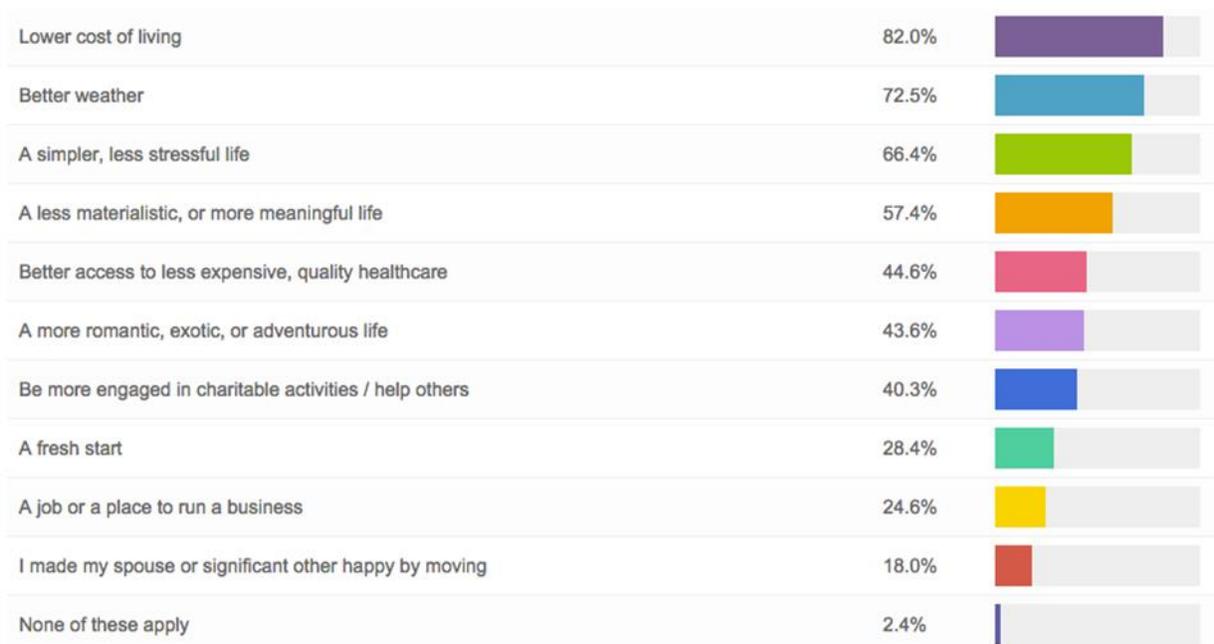
Results just for people who moved to Belize:



Results just for people who moved to Nicaragua:



Results just for people who moved to Panama:



What were your biggest worries about moving abroad? *

Results for all respondents:



Results just for men:



Results just for women:



Results just for those who moved to Belize:



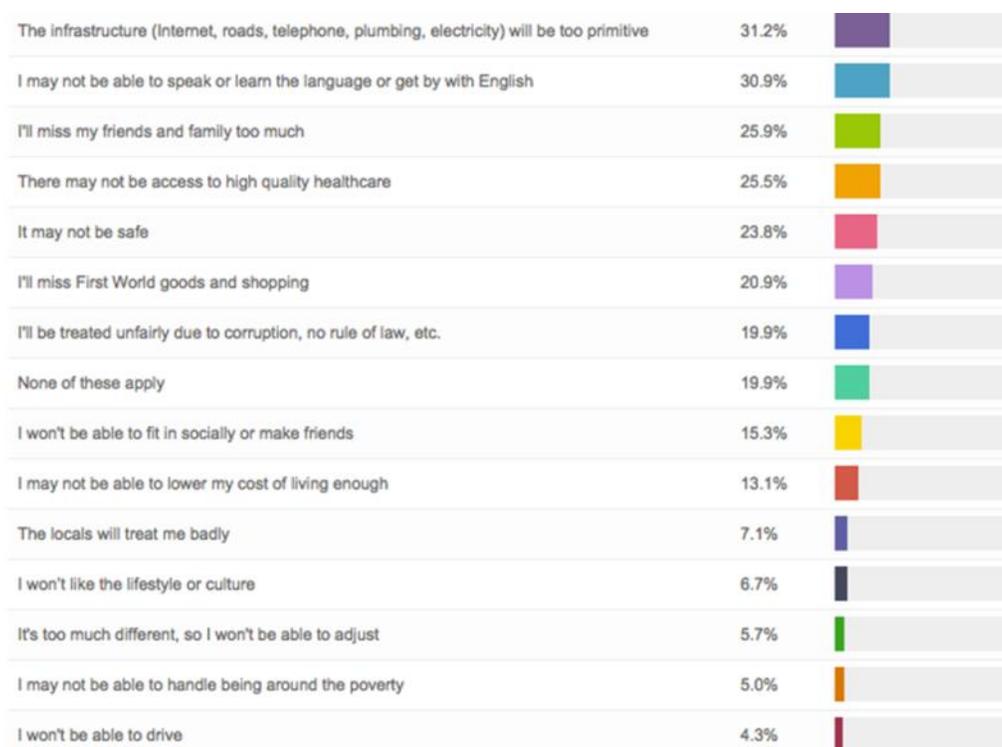
Results just for those who moved to Nicaragua:



Results just for those who moved to Panama:



Results just for those from the US:



Results just for those from Canada:

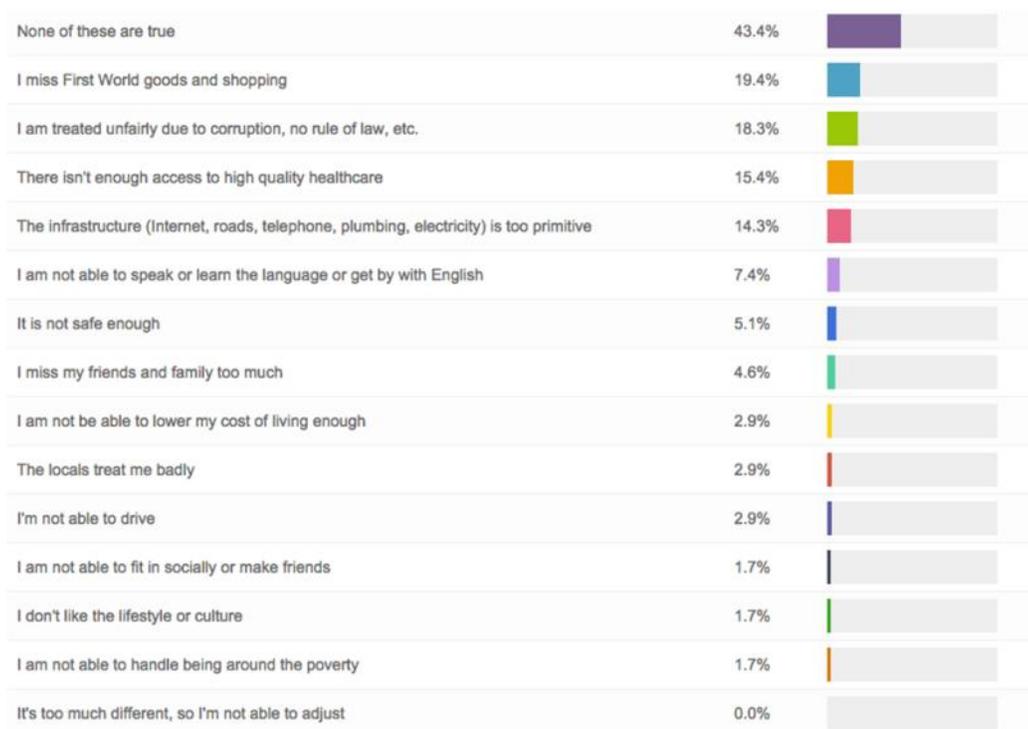


Now that you know the situation living abroad, which of these are true? *

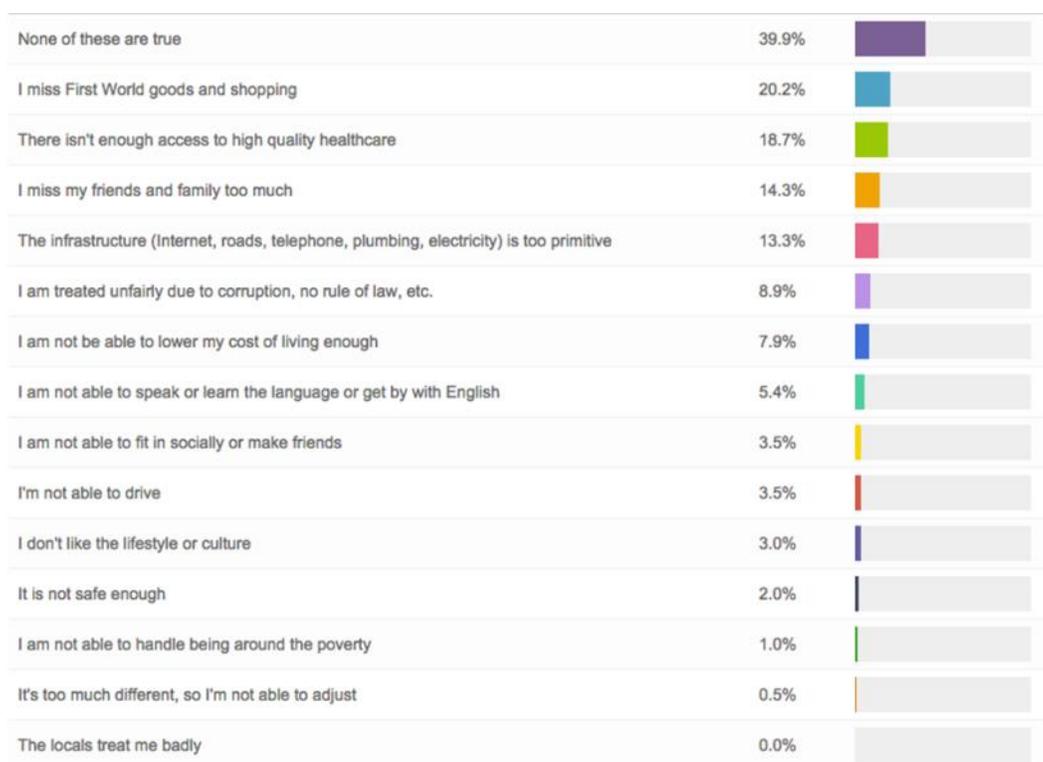
Results for all respondents:



Results just for men:



Results just for women:



Results just for those who moved to Belize:



Results just for those who moved to Nicaragua:



Results just for those who moved from Panama:



Results just for those from the US:

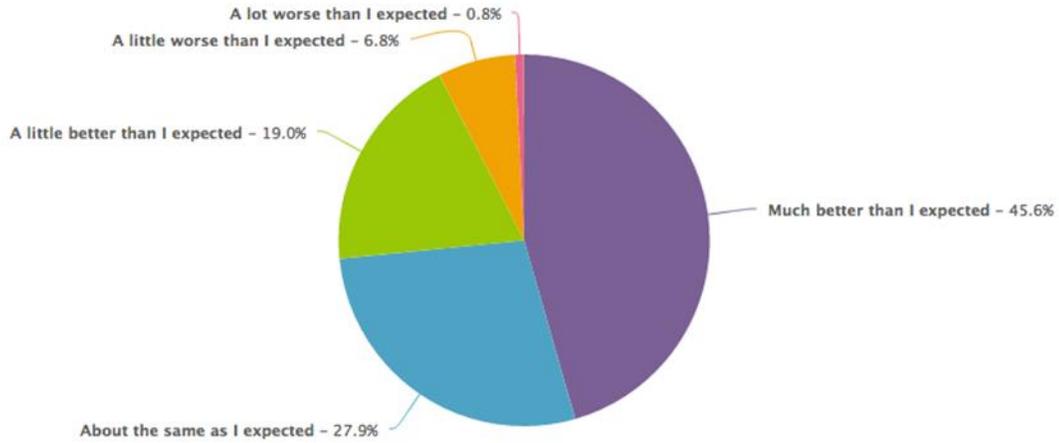


Results just for those from Canada:



Living abroad is... *

Results for all respondents:



Results just for men:



Results just for women:



Results just for those who moved to Belize:



Results just for those who moved to Nicaragua:



Results just for those who moved to Panama:



Results just for those who have lived abroad less than two years:



Results just for those who have lived abroad from 2—5 years:



Results for those4 who have lived abroad from 6—10 years:

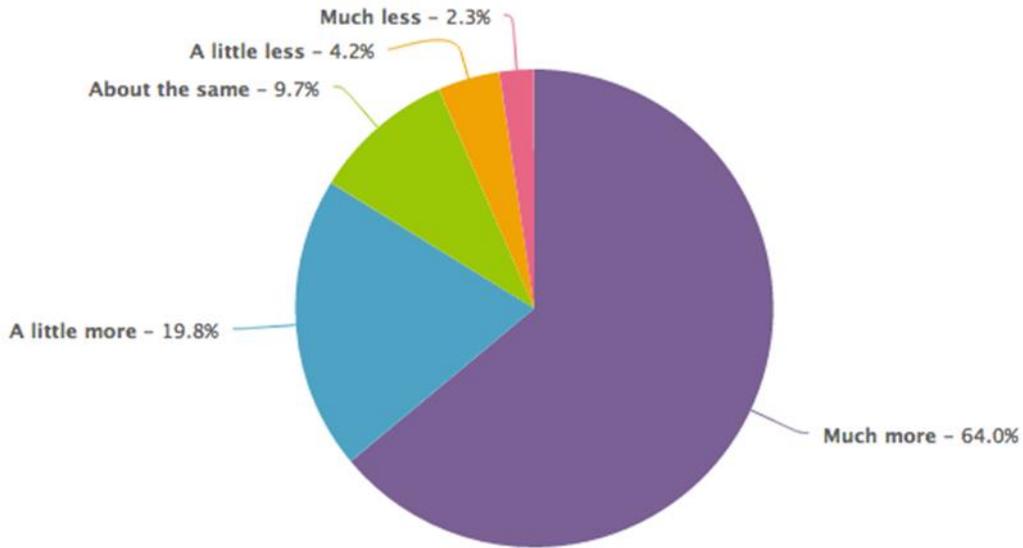


Results for those who have lived abroad more than 10 years:



How much do you enjoy your life in your home abroad? *

Results for all respondents:



Results just for men:



Results just for women:



Results just for those living in Belize:



Results just for those living in Nicaragua:



Results just for those living in Panama:



Results just for those living abroad less than two years:



Results for those living abroad 2—5 years:



Results for those living abroad 6—10 years:

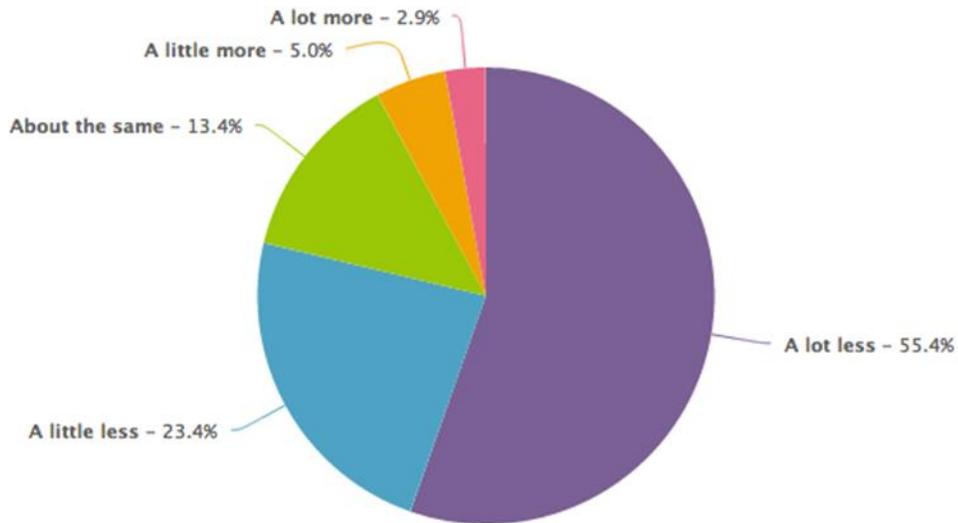


Results for those living abroad more than 10 years:



What is your level of stress in your home abroad?

Results for all respondents:



Results just for men:



Results just for women:



Results just for those who moved to Belize:



Results just for those who moved to Nicaragua:



Results just for those who moved to Panama:



Results for those who have lived overseas for less than two years:



Results for those who have lived overseas from 2—5 years:



Results for those who have lived overseas from 6—10 years:

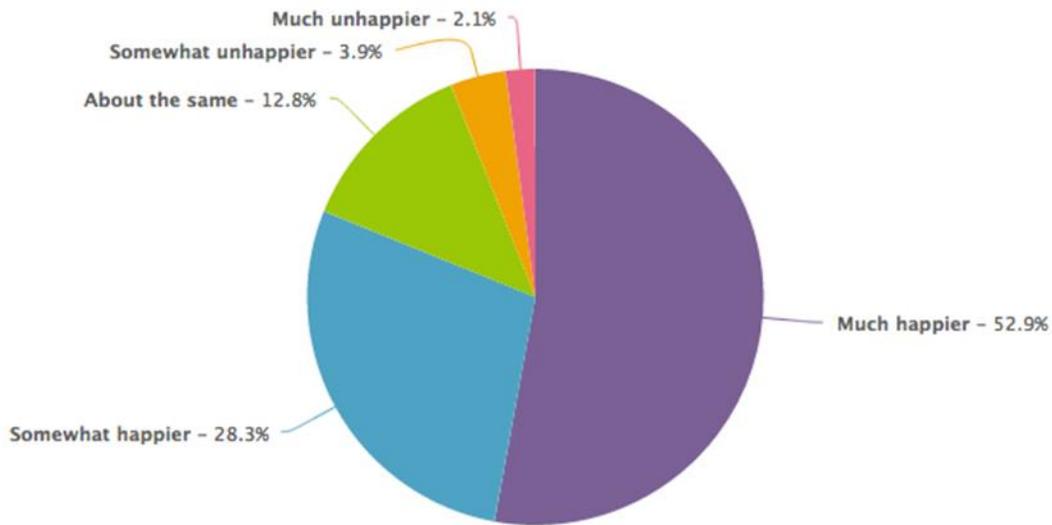


Results for those who have lived overseas more than 10 years:



What is your level of happiness in your home abroad?

Results for all respondents:



Results just for men:



Results just for women:



Results just for those who moved to Belize:



Results just for those who moved to Nicaragua:



Results just for those who moved to Panama:



Results just for those who have lived overseas less than two years:



Results just for those who have lived overseas between 2—5 years:



Results just for those who have lived overseas between 6—10 years:

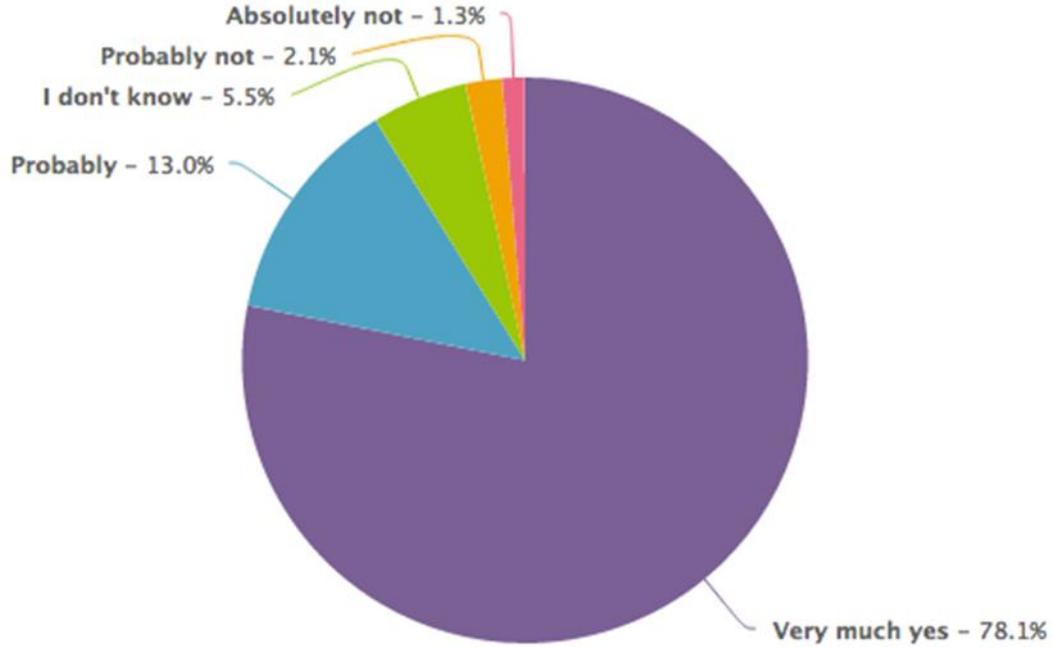


Results just for those who have lived overseas greater than 10 years:



If you could do it all over again or not, would you move abroad? *

Results for all respondents:



Results just for men:



Results just for women:



Results just for those who live in Belize:



Results just for those who live in Nicaragua:



Results just for those who live in Panama:



Results just for those who have lived overseas for less than two years:



Results just for those who have lived overseas between two to five years:



Results just for those who have lived overseas between six to ten years:



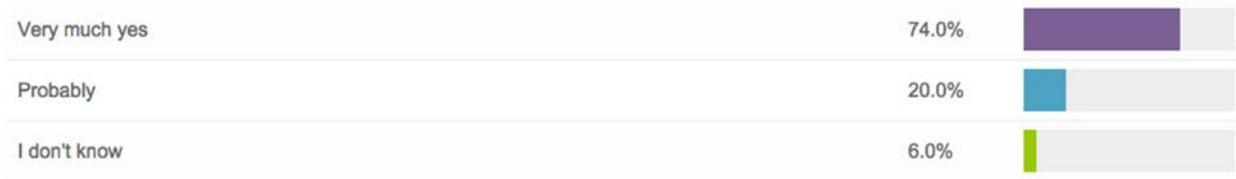
Results just for those who have lived overseas for more than 10 years:



Results just for those who came from the US:



Results just of those who came from Canada:

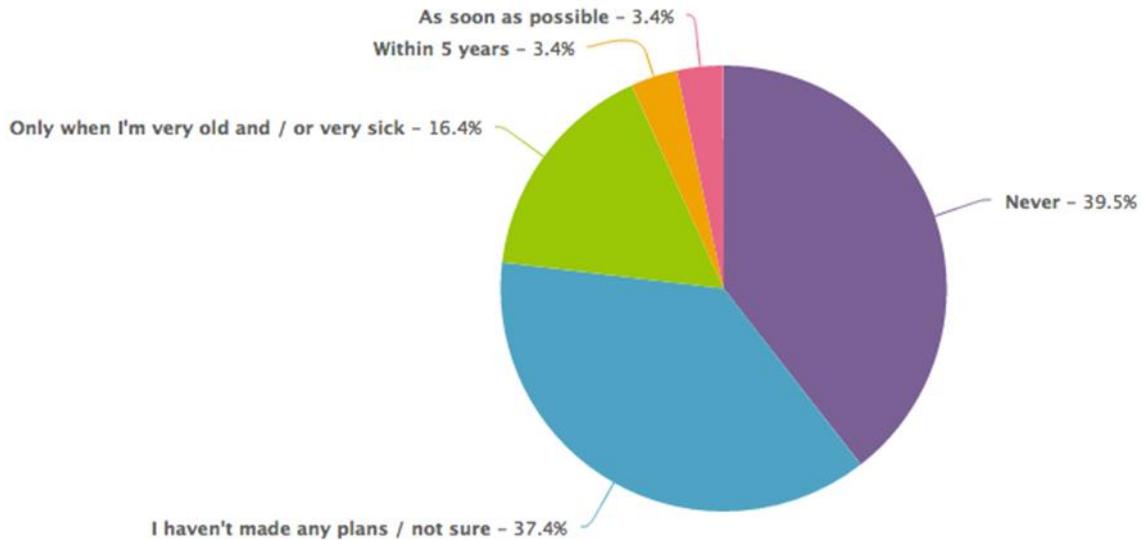


Results just of those who came from other than US or Canada:



When are you planning to go back to live in your country of origin? *

Results for all respondents:



Results just for men:



Results just for women:



Results just for those living in Belize:



Results just for those living in Nicaragua:



Results just for those living in Panama:



Results just for those living overseas less than two years:



Results just for those living overseas between two to five years:



Results just for those living overseas between six to ten years:



Results just for those living overseas more than 10 years:



Results just for those from the US:



Results just for those coming from Canada:



Results just for those coming from other than the US or Canada:

