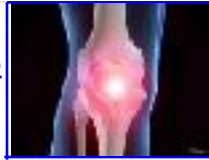




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Boomers making homes in Mexico



Sunshine, beaches and low cost of living lure U.S., Canadian retirees

By Kathleen Kirkwood, McClatchy News Service April 14, 2010

Brad Billingsley could have been waiting for his tee time at an Arizona golf course.

Instead, the former Lafayette, Calif., resident and his wife Linda were in a lagoon off Cabo San Lucas, Mexico, snapping photos of grey whales bobbing next to their small charter boat.

"Every day, it's an adventure here," Brad Billingsley said. "It's added 20 years to my life."

Brad, 62, and Linda Billingsley, 61, are among the "silver surge" of baby boomers seeking alternative retirement nests in Mexico, according to a recent report by the International Community Foundation.

It's not certain how many U.S. and Canadian retirees are living in Mexico -- a 2004 study puts the number between 500,000 and 600,000 -- but the foundation and other researchers say an increase is likely as more boomers settle into their golden years and find Mexico an affordable alternative. Almost half the retirees living in coastal areas are getting by comfortably on less than \$1,000 per month, said the report, which cites the growth of real estate projects targeted at retirees as proof that aging North Americans are flocking south.

The Billingsleys had seriously considered a retirement community with a golf course in central Arizona. But they lacked the enthusiasm for fairway living that seemed to consume retirees there.

"Their entire lives were involved with golf," Brad Billingsley said.

In 2007, the couple settled into a \$300,000, two-bedroom beachfront condominium in Rosarito Beach, in Baja California.

They've made the most of their retirement dollars, Brad Billingsley said. The cost of living -- from groceries to health care -- is low in their beachfront town and there's plenty to do, such as driving down the coast to Cabo, walking on the beach and shopping at the local mercado.

The couple lived in California's Bay Area for 60 years, much of it in Walnut Creek and Lafayette. Sometimes they miss their old haunts, especially bookstores, Brad Billingsley said. U.S. expatriates surveyed in the foundation's report said they return often to the U.S. The Billingsleys make a trip across the border to San Diego every few weeks. That's less of an option for Canadian retirees, many of whom divide their time between a winter home in Mexico and a summer place in Canada.

Affordability, quality of life and weather were top reasons retirees chose Mexico, according to the foundation report, which surveyed 842 expatriates about their experiences.

"After the market crash of 2008, we wanted to better understand what was going on with retirees in



The foundation's 17-page report, released in March, deals with demographics and day-to-day basics such as public safety concerns and household expenses of retirees in Mexico's coastal areas such as Cancun, Rosarito Beach, Rocky Point and Puerto. Four follow-up studies over the next few months will tackle topics that include the impact on Mexico's environment, health care accessibility, real estate and civic involvement by foreign retirees.

A weaker economy at home, travel alerts and worries about the H1N1 virus have hurt tourist travel numbers to Mexico over the past year, but the country still remains an attractive haven for retirees, said Anne McEnany, co-author of the foundation's report and the foundation's senior adviser for environment and conservation.

Reports of narcotics-related violence, especially in border cities such as Tijuana and Nogales, gave many retirees the jitters, McEnany said. But that anxiety fades away after they've settled into their new homes, she said.

"I'm really saddened to see coverage of [Mexican] crime in the media," said Doug Gray, 60, a retired fire captain.

He and his wife Cyndi recently purchased a condominium in Manzanillo, a port city between Puerto Vallarta and Acapulco. They say they feel as safe -- if not safer -- walking around the mercados and boulevards as they did in Livermore, their California hometown.

"We really love the pace," Cyndi Gray said. "It's a slower pace and you can sit down there and get into the groove. I can unplug."

The Grays have yet to live there full-time; Cyndi, 48, is still working.

Ellen Fields, another expat from California, lives in Merida, on the Yucatan Peninsula. A self-described "dot-bomb refugee," Fields and her husband James run Yucatanliving.com, a Web site for expatriates. They moved to Merida from San Luis Obispo in 2002.

Ellen Fields says she's enchanted by the Old World atmosphere of the markets and customs. "It's a very gracious culture," she said. "You walk down the street here and people say hello."

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