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## News from Around Banderas Bay

## ICF on US Retiree Trends in Mexican Coastal Communities

Anne McEnany - [icfdn.org](http://icfdn.org)  
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# International Community FOUNDATION

For more information, visit [icfdn.org](http://icfdn.org).

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*Puerto Vallarta, Mexico* - In 2010-2011, the International Community Foundation released a series of five research reports, entitled, "U.S. Retirement Trends in Mexico's Coastal Communities." Using data collected through surveys, focus groups, and interviews, the International Community Foundation surveyed over 840 U.S. retirees over 50 years of age that live full-time or part-time in Mexico's coastal areas. This is the first comprehensive analysis undertaken of the U.S. expatriate community living in Mexican coastal communities.

### Lifestyle and Demographics

It is clear that the low-key, slow-paced lifestyle of Mexico's coastal communities - combined with the significant cost savings -- is drawing U.S. citizens looking for a location to retire. Those numbers of Mexico-bound retirees will continue to rise, thanks to the number of U.S. baby boomers nearing retirement age:

- U.S. retirees chose Mexico for retirement due to its proximity to the United States and its affordability relative to other retirement destinations in the United States.
- U.S. retirees in Mexican coastal communities are relatively young and well-educated. Nearly 53% are under 65 years of age. Almost two-thirds of respondents have at least a college degree; another 28% attended at least one year of college.
- U.S. retirees residing in Mexico continue to maintain strong ties to the U.S. with 50% still considering the United States as their primary country of residence; almost 22% return to the U.S. on a monthly basis.
- Almost 44% of Americans residing in Mexican coastal communities were able to live comfortably on less than \$1,000 a month for household expenses. This is significantly different from the U.S. where in California, a senior might need \$21,000-27,000/year.
- U.S. retirees already in Mexico have weathered the recent economic storm well. 42% stated that the economic recession had no impact on their retirement plans and 34% said their quality of life has not been impacted.
- 71% stated that they live more than half the year in Mexico. 78% of respondents have lived in their adopted community three years or longer; 52% have lived there over five

years.

- In spite of growing concerns in the United States about narco-violence in Mexico's border cities, only 7% of retirees surveyed reported that public safety and security concerns have reduced the frequency or duration of their trips to Mexico.

### **Health Care**

As the number of retirees increases in the United States and abroad, so too does the pressure to secure adequate and affordable healthcare for them. Already, the majority of Americans residing in Mexico obtain some health care services in Mexico, particularly dental care, lower-cost prescription drugs, and routine medical exams.

- 55% of U.S. retirees now living in Mexico were concerned about access to health care when making the decision to relocate.
- 70% of respondents indicated that health care was affordable and accessible in Mexico. Almost 61% stated that the quality of available health care in Mexico was comparable to the U.S.
- The majority of U.S. retirees in Mexico's coastal communities would be considered active retirees. Less than 2% reported receiving home care or assisted living services in Mexico although over 25% have considered assisted living options in Mexico.
- 73% of respondents kept their health insurance in the U.S. and 17% of those individuals also had insurance in Mexico. Over 10% of respondents had no health insurance, while 7% had health insurance only in Mexico.
- 57% of respondents return to the U.S. for health care or medical procedures, but over 32% do not.
- Retirees living close to the U.S.-Mexico border are most likely to procure regular health care services in the United States with over 72% doing so. This compares to those Americans living in Riviera Maya and Puerto Vallarta/Riviera Nayarit that had lower return rate by comparison, 40% and 47% respectfully.
- 79% of U.S retirees would favor a pilot program to provide Medicare reimbursability to U.S. retirees living in Mexico.
- Although less than 2% of respondents currently have home care in Mexico, many more are considering their long-term options for "aging in place" in their adopted communities in Mexico.
- Mexico remains a country more suited for active retirees. Currently Mexican coastal communities do not have adequate assisted living, nursing home facilities or have considered handicap accessible land use policies to promote U.S. retirees "aging in place."

### **Civic Engagement, Volunteerism, and Philanthropy**

Due to the value that expatriate Americans place on their voluntary service as a way to forge a sense of belonging in their adopted communities, the degree of volunteerism, charitable giving, and civic engagement is potentially greater among U.S. retirees in Mexico than those residing in the U.S.:

- Respondents not only give in Mexico, but continue to give in the U.S. as well. Almost 70% of respondents reported contributing financially to Mexican charitable organizations, with over half (53%) reported donating over \$100, sometimes significantly more, including over 4% that gave over \$2,500 annually.
- Over 51% of those surveyed continue to contribute to U.S. charities back in their communities of origin.
- Relatively few of these donors receive a tax deduction in the U.S. or Mexico for their gifts (15%).
- Nearly 60% of respondents volunteer their time to a charitable cause in Mexico and over 29% volunteer at least once a week or on a regular basis. Respondents engage in a wide range of volunteer activities, most prominently with education-focused charities, community projects, and the environment.
- U.S retirees in Mexico volunteer because of their strong sense of social responsibility and desire to make a difference in their adopted communities. Survey respondents

reported that their volunteer efforts increase their sense of belonging in Mexico, and contribute to an increased sense of community among local neighbors and friends.

- 42% of American retirees surveyed are actively involved in at least one or two Mexican charities in their adopted communities, while another 11% are affiliated with more than three.

### **"Green Living"**

The over 50+ American baby boomer is a unique demographic, one whose generation helped shape the environmental movement in the United States. According to consumer research firm Experian, over 50 million (or 65%) of the baby boomer population self-identify as "green". The Foundation's survey found that U.S. retirees over 50 years of age living in coastal Mexico are equally environmentally-minded in their passions, their purchases, and their actions:

- More U.S. retirees in Mexican coastal communities enjoyed bird watching - 15.1% - than played golf - 14.1%.
- 63.4% of respondents indicated that issues of environmental sustainability were "somewhat important" or "very important" to them when they selected and purchased their home. Only 7% said that these issues were "not important."
- In searching for a home in Mexico, 56.4% of respondents indicated that they did not feel that they had any "green" or environmentally friendly options.
- The overwhelming majority of respondents (78.7%) have actively considered their environmental impact on their adopted new community in Mexico. They drive less (63.3%), consume less electricity (53.1%), and use less water (41.4%).
- 31% of respondents recycle already and 46.0% of respondents would recycle if they could, as no recycling programs are available in their communities.
- 42% are concerned or very concerned about climate change.
- When asked what key factors would lead U.S. retirees to leave Mexico, the #1 reason noted by 57.6% of respondents would be a noticeable increase in crime targeted towards U.S. retirees or tourists, followed by 44.5% who identified declining environmental quality of their adopted community due to increased sewage runoff, litter, and water pollution).

### **Real Estate and Housing**

To better assess the current landscape of U.S. retiree-focused home buying in Mexico, the International Community Foundation undertook a historical review of real estate investment by U.S. retirees in Mexico and examined perceptions among U.S. retirees now residing in Mexican coastal communities:

- Survey respondents selected Mexico for the lifestyle (79%), cost of living (75%), weather (69%), and proximity to the U.S. (63%).
- They also considered other overseas destinations, including Costa Rica, Panama, and Belize.
- Over 62% of survey respondents live in a house rather than a condo. Focus groups also voiced a clear preference for Mexican-style colonial architecture and the "village" concept as opposed to high-rise urban living.
- When considering the purchase of a home in Mexico, survey respondents noted that the availability of basic infrastructure and utilities (84%) and clear legal title (82%) were more important considerations than the price (78%).
- The vast majority (77%) of respondents owned their homes; only 16% were renters.
- 61% of U.S. retirees surveyed indicated that they would be willing to pay higher property taxes if they could be guaranteed better municipal services and infrastructure (including zoning enforcement, water, police, fire).
- Just 37.4% of respondents felt that locating in a planned unit development was either "very important" or "somewhat important."

The reports are available electronically at: [icfdn.org](http://icfdn.org). ICF is currently conducting a [follow-up online survey](#), which will take approximately 20 minutes to complete. They

encourages retirees living in the Puerto Vallarta - Riviera Nayarit area to participate and to circulate the link to other U.S. retirees living in Mexico.

*About the International Community Foundation:*

*The International Community Foundation is a public charity founded in 1990 with a mission to expand the level of charitable giving internationally by U.S. donors with an emphasis on Mexico and Central America. For more information regarding the International Community Foundation, visit [icfdn.org](http://icfdn.org).*

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