



RETIRADA

IN THE

YUCATAN

By Janet Kornblum for USA TODAY

The truth is, Kathleen White was exhausted.

She worked all day, all week. And when it came to evenings and weekends, she was often too tired to do what she loved, like working with ceramics or just getting together with friends. Her health was suffering. So was her emotional state. >>

GUAYABERAS • FILIPINAS

EXCLUSIVAS
ROSA MARIA

EXCLUSIVAS • ROSA MARIA

FABRICA DE:
GUAYABERAS
FILIPINAS
BATAS
BLUSAS
BATAS CLINICAS
TEL. 924-16-24.

Calle 45

Now retired, Kathleen White has time for art projects like this papier-mache turtle, which depicts a Native American creation myth.



North Americans are increasingly deciding to pull up stakes and move to a different country where they can sometimes retire in comfort much more cheaply—and where they're in for an adventure.

In her late 50s,

she didn't have kids, grandkids, or a mate. So "I wasn't working and saving money to share with my spouse and children," White says.

Her friends told her this made her free. And she felt like she "should be free and I should be able to do something with this freedom."

So she decided to retire early. Why not?

She looked at her finances. She'd done fairly well in her career as a technical writer. She'd put aside some savings—she had two IRAs for about \$100,000 each and about \$40,000 in cash. Plus she had a \$200,000 equity line from the home she owned in Fremont, Calif., a San Francisco suburb just in the shadow of Silicon Valley.

All told, it was a decent chunk of change—provided she didn't live terribly long. But White, who also figured on collecting Social Security when she turned 62, knew she could live until 90 and beyond.

She looked at her options. Fremont was too expensive. If she moved a hundred miles or so away from the Bay Area to a less expensive community, she could make her money last a little longer.

But then there was health insurance. Running \$700 to \$1,000 a month, that was a deal killer. She just couldn't afford it.

There was one other option. She could leave the country, joining the ranks of Americans retiring abroad.

It sounded like a good solution. White decided to become an expatri-

ate, pulling up roots to retire in a new country with a new culture and a new language.



North Americans are increasingly deciding to pull up stakes and move to a different country, where they can sometimes retire in comfort much more cheaply—and where they're in for an adventure.

Some 320,228 retirees living abroad received Social Security benefits in 2009, according to the Social Security Administration. That's a 22 percent increase since 2005.

Not all moves are financially motivated. Though many are looking for savings, some are looking for a better

life. Others are drawn to adventure, or are fulfilling a lifelong dream.

For White, money was a prime motivator. But so was starting anew and having a great adventure.

For her friend and now fellow expat Lynn Adair, it was about finding adventure in a new country after her husband passed away.

White, born in Chicago, spent most of her adult life in the Bay Area and had done some traveling. She lived in Belgium for a year and speaks French. She has a sister who had lived in Holland and now lives in Ireland. So the thought of moving abroad wasn't completely foreign to her.

"I don't think I ever really thought about where I was going to retire,"

she says. "I think I always thought I would want to travel throughout my life and keep traveling after retirement."

But suddenly becoming an expat seemed to make sense.

So she started looking around, subscribing to *International Living* magazine and checking out various sites on the Web.

She considered several countries where she could get bargains. There were places like Thailand and Bali. But Mexico appealed to her on a number of different levels.

"I had already been to Mexico several times in my life," she says. "I liked it. I like the warmth of the Mexican people. I like the fact that learning Spanish didn't seem tremendously intimidating. And Mexico is really pretty close to California, and I have a lot of friends who might visit me. And they do."

After visiting a few different cities, she settled on Merida, the capital of the Yucatan peninsula. It seemed to have a good balance of a vibrant North American community and an authentic Mexican community.

To her, San Miguel de Allende, a better-known expatriate hotspot, already had too many North Americans. It also was more expensive.

Oaxaca, which she also visited,

had too few North Americans and she felt she needed a North American community, at least until she could become fluent in Spanish.

Merida, with nearly a million people, is a big city, complete with all the trappings of just about any metropolitan hub. There's Starbucks and Costco and Home Depot and other American conveniences—and for those inclined, American junk food like Burger King and KFC.

But the city also hasn't gone totally North American. The Mayan culture still is strong. And Merida has a historic central district with old colonial homes that can be purchased relatively cheaply (although they are in major need of renovation and repair), and several plazas where free music and dance performances are frequently held.

And there's a thriving expat community, centered around the Merida English Language Library, that White says hasn't overwhelmed the Mexican population.

"The expats that are here are not the expats that are living in gated communities," White says. "It's just the opposite. They're people learning Spanish and wanting to interact."

Some interact more than others. But there are plenty of activities to motivate anyone, from arts and edu-



Photos by Janet Korbjrum/USA TODAY



in the back, and full-sized swimming pool right in the center of the historic district, El Centro.

She paid a premium for it: \$312,000. But it was already renovated. Now sometimes she just sits in her garden, enjoying the hot Merida sun.

White also purchased a house, as do many expats living in Merida.

She visited for the first time in September 2008 and immediately fell in love with a large house—five bedrooms, five bathrooms in the middle of a typical neighborhood. White couldn't afford to buy a fully renovated home so she bought one that needed work—a lot of work.

She paid \$100,000 cash, using her home equity loan. (Mortgages do not really exist in Mexico.) She moved in April 2009. She ended up putting \$45,000 back into it to renovate. It was more than she had predicted. But that renovation included everything from new piping to new electricity, an updated kitchen, and much more.

Now she can rent out rooms on occasion to fellow expats whose homes are being renovated or to others taking a break from the corporate rat race to explore the Mayan ruins, old haciendas, and underground cenotes that make the Yucatan peninsula so unique.

So far, so good.

"I'm actually still very happy that I did it," White says. "And I'm very happy that I chose Merida. I only hope this article doesn't generate hundreds of people wanting to move to here," she jokes. "I don't want Merida to lose its Mexican authenticity."

There are so many things she loves about her new life, it's hard to list everything.

She loves not needing to have a car: she can take the bus just about anywhere, and it's only a 15-minute walk into the main central square. If it's raining hard or she's got a lot of grocery bags to carry, she can take an inexpensive cab ride.

She's met a lot of people through

the Merida English Language Library and can easily visit them by walking, taking the bus, or hopping into a cheap taxi.

During the day, White cares for her house and her large garden, even feeding a cat who has adopted her. She's lost 15 pounds without even trying. She was in a dance performance that benefited the Mexican Red Cross and she has made friends with Mexicans, Europeans, and other North Americans.

She also loves the Yucatecan food, which is inexpensive and delicious. She's busy, too. On any night she might go to an art show, free concert, or a friend's house for a little party.

But the main reason she's happy is she's finally been able to pursue her art. She's already produced a number of sculptures, including a merman sitting in her backyard.

"I've been doing sculpture for several months," she says. "I also took a drawing class for a while and a painting workshop. That was one of the main things that I wanted to do; I am very stimulated by the Mexican folk art and colonial architecture and the color sense here in Mexico.

"I definitely am happier," White says.

There are, of course, the drawbacks. The culture is different. Things sometimes move more slowly. And there is a way of getting things done that requires a lot of patience, such as paying utility bills in person at the company office because the postal service is not reliable.

Her house, for instance, required much more work than she'd imagined.

It's also hot in Merida. Very hot. And there's the language. Spanish might be easier than Thai, but it's still a new language.

"It's definitely not for everybody," White laughs. "I think you have to >>



In addition to the change of pace, White enjoys the face-to-face interaction she has with the other residents of Merida.

cational projects to charity organizations and animal rescue groups.

Adair, 62, a retired business consultant, also was drawn to the community of Merida by the "thriving expat community." She and her husband had talked about living abroad, imagining themselves planted in the South of France. But when her husband passed away, she sought out a place where she thought she could live well as a single woman.

She had enough money to retire in Kansas City, where she lived, but "I just needed an adventure," she says. Learning Spanish hasn't been as easy as she'd hoped. But she's happy she's there and loves the community.

"I've met so many people here and there are so many things to do," Adair says. "You end up having to cut things out of your schedule rather than finding things to do."

When Adair moved, she rented for a while and then found the perfect home: a three-bedroom, three-bath historic house with a garage, a casita

have a real interest in the culture that you're moving to, to really be happy and successful. You can't be just trying to re-create everything you have in the U.S. because that's not going to happen.

"Even if you have tons of money, things just don't work the same way here. You're trading efficiency for a much more laid-back way of things getting done, which can be aggravating. But at the same time you're also not living under the same pressures that you were living under in the U.S."

For instance, White likes the face-to-face interactions that she often has in Merida. As an example, when she shops at the Mercado, she might "pick up a piece of fruit from the person who grew it and maybe have a conversation about how they grew it.

"You have to be flexible and it helps if you're interested in the culture, if you want to learn the language, if you're ready to appreciate the differences. Don't just come down here to save money."

Adair agrees. As someone who still "struggles with a Type A personality," she knows that this is the perfect place to lose it. That's part of the reason she wanted an already-renovated



house. When it comes to construction, for instance, "you have to get used to if (workmen) say they're going to be here on Tuesday, they might be here on Tuesday or they might not. That's just the way it is."

On the other hand, she's found un-

expected kindnesses and pleasant surprises. When she broke her foot, coincidentally in front of a hospital, the head doctor immediately tended to her—in the street. It turned out he also was an orthopedic surgeon.

Within five minutes, she was whisked into the hospital and an X-ray was taken. She ended up having three surgeries, physical therapy, and home visits from her doctor. She felt like she had excellent care. And all told, the bill was \$5,100—for everything.

In fact the only thing Adair misses about America is shoe buying (she wears an 8.5 and because Yucatecan women are so small, it's nearly impossible to find shoes that large) and watching *The Amazing Race*.

"Everything else I can get here. All the fast food that one could want is available here—and all the horrible pizza places ... and there is culture here. I can go to concerts and all kinds of things here for free. The philharmonic here is every bit as good as most of the philharmonics in the United States.

"There's just nothing that I can't wait to go back there for," she says. "I like it here. I'm very, very happy here. I really have had absolutely not one day of regret." ■

"You have to be flexible and it helps if you're interested in the culture ... Don't just come down here to save money."