

PANAMA

Special Report



10 Best Places To Retire In Panama

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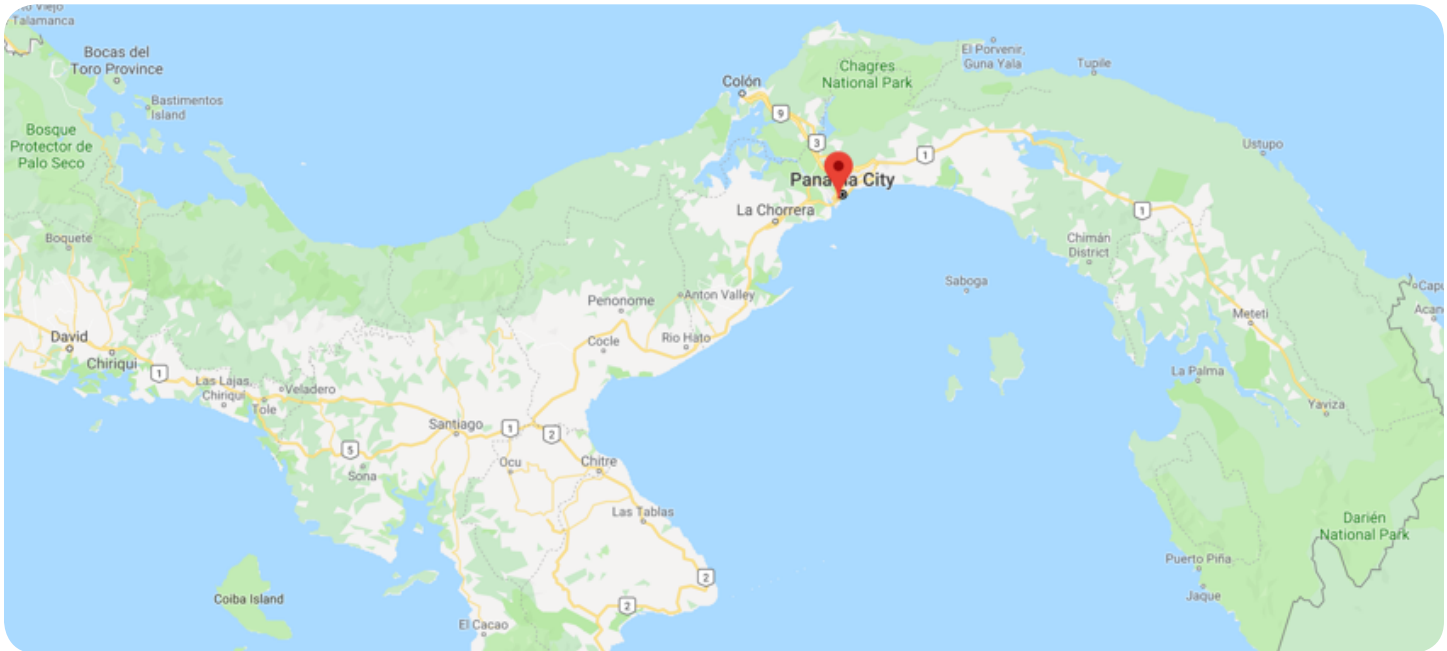
10 Best Places To Retire In Panama

BY THE EDITORS OF LIVE AND INVEST OVERSEAS



What we love about Panama is the sheer diversity of lifestyle options the country has to offer... from First-World city living to absolutely off-grid ruggedness, from rustic country living to upscale beach communities... this country has something to suit just about everyone...

Let's take a tour, starting in the city and moving our way westward to Panama's wild interior...



Casco Viejo, Panama City

While the hustle-bustle capital city isn't for everyone, I'd bet that the charm of Casco Viejo will appeal to just about anyone... The narrow cobblestone streets, colonial-style plazas, and centuries-old buildings give Panama City a much-needed Old World respite. The architecture is reminiscent of French-colonial New Orleans or Old Montreal, along with Spanish-colonial, neo-Renaissance, and Art Nouveau influences.

This French twist owes itself to the unique French history in Panama, where French engineers tried fruitlessly to construct the Panama Canal before the project was handed to the United States.

Casco Viejo (Spanish for "old quarter") might be the best of what Panama City has to offer... or the worst. It depends on your point of view. If you feel at home surrounded by decaying grandeur and crumbling pastel facades, then this could be the perfect Panama City neighborhood to base yourself in for retirement.

Geographically, Casco is distinct from the rest of the city. It sits on a tiny finger of land that juts out into the Bay of Panama. What it lacks in size (it's only four avenues wide) it makes up for in abundance—the place is a treasure trove of historical structures, from

its cobblestone streets and centuries-old buildings to its plazas and parks.

Casco is laid out like a classic European city: It's on a grid with shady plazas complete with churches every couple of blocks. Its narrow streets are meant to be explored on foot... Luckily, walking is the best way to appreciate the colonial architecture, like the buildings with shuttered windows, balconies on every level overlooking the street, ornate iron work and turned wood... these are the kinds of facades you see more often in the pages of coffee-table books than you do in real life.

With an eclectic international mix of residents, this neighborhood has developed a café culture unique to this corner of the city, accompanied by jazz bars, art galleries, and museums. Like much of Panama City, modern Casco Viejo is a multicultural mosaic from around the world.

Today's Casco lets you combine the charming historical atmosphere with funky modern amenities. Tucked away among the old buildings is everything hip cafés and rooftop nightclubs to fine dining and ceviche street stalls. The best way to take it all in is to do as a tourist does: Buy a quintessential Panama Hat from a hole-in-the-wall shop, grab a rum cocktail, and settle down in a shady spot to people watch.

[Go here for a full budget for Casco Viejo.](#)



Isla Contadora

Just off-coast from the city, Isla Contadora is part of the Pearl Islands—one of a string of 200-or-so. This archipelago is steeped not only in natural beauty but a rich history, too... Since 1600, it's been plied by everyone from islanders in canoes to pirates to Spanish conquistadors.

Contadora is now home to a fair number of expats from all over the world. Foreign retirees are attracted here by the opportunity for island living without the fear of hurricanes. Plus, Contadora is safe. The fact that you can only get here by boat or plane means that it's its own natural gated community.

In the 70s and 80s, the island was a hangout for the rich and famous thanks to the (now-defunct) Contadora Resort and Casino. Everyone from Hollywood celebrities to Panamanian politicians visited the place (some important political documents and treaties were even signed here).

That reputation, plus the buccaneering allure that preceded it, helped ensure that Contadora would always be widely coveted. Today, it's home to a handful of full-time residents who live here for the island lifestyle and the international flavor of the place... People from all over the world call Contadora home. Plus, it's one of the few tropical islands where you can live without fear of hurricanes.

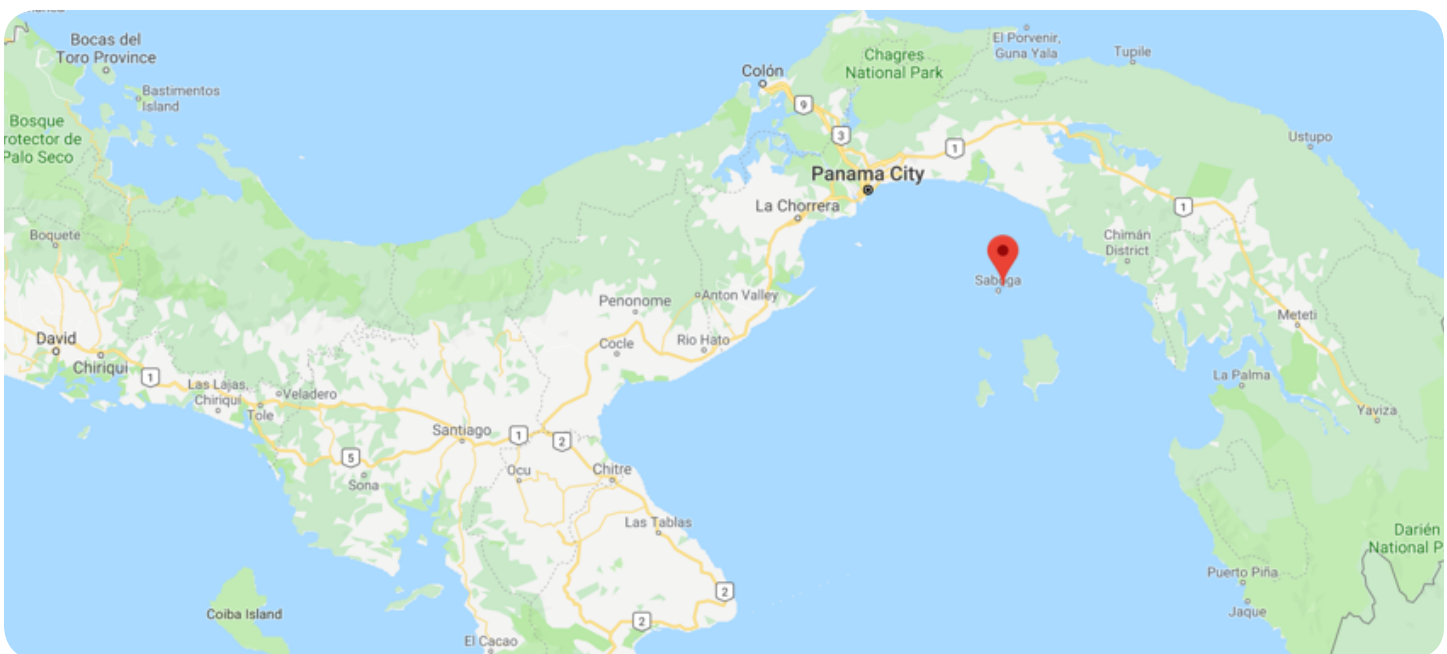
Although there is a small commercial airport, the most common way to get here is by boat. The 30 miles that separate the island from the mainland have made Contadora a natural gated community... It's safe, familiar, and impossible not to know your neighbors.

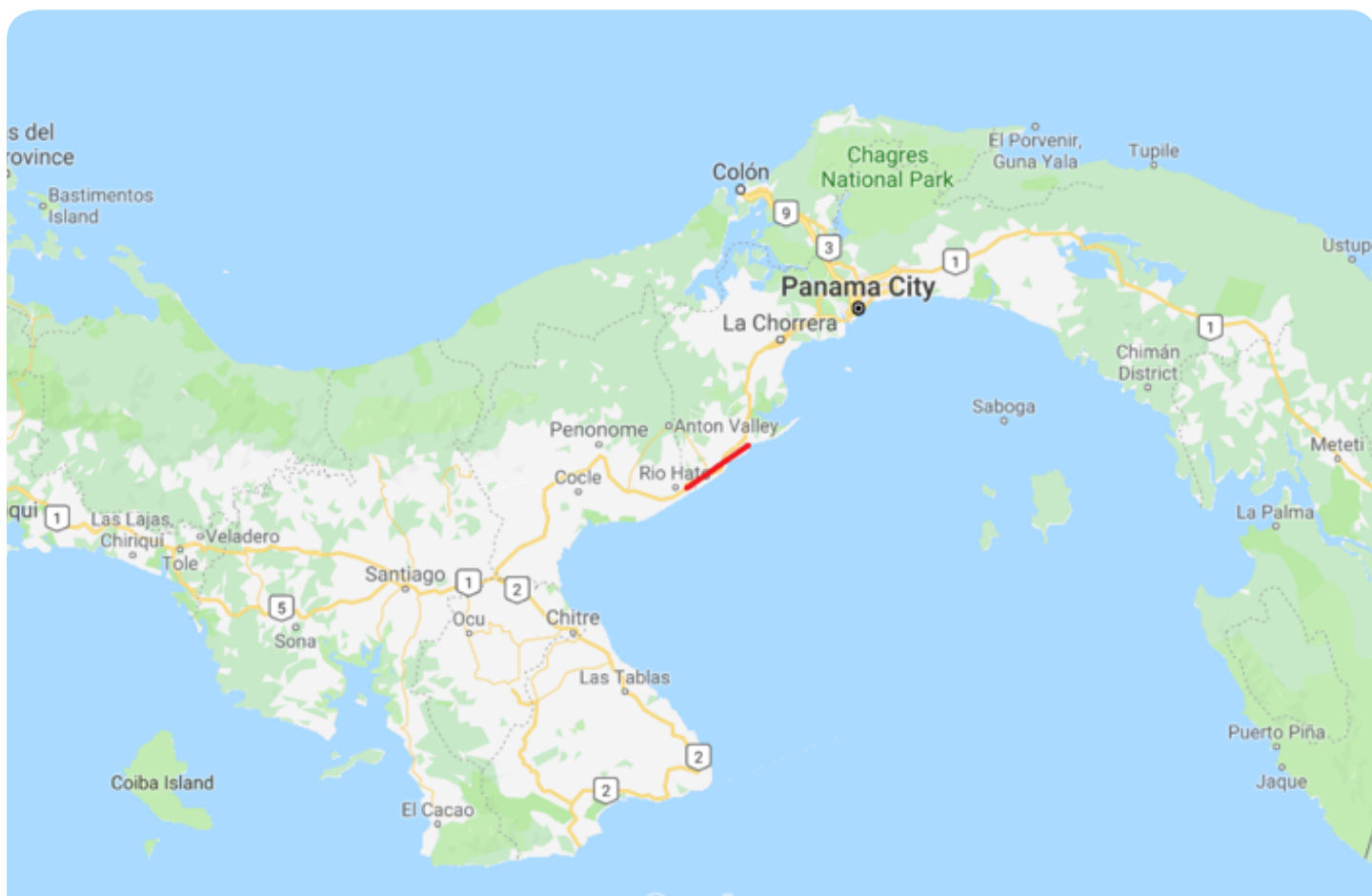
Contadora boasts excellent roads, meaning you can get away with just having a golf cart or Mule utility vehicle for transportation. With modest amenities like a federal medical clinic, two small grocery stores, a school, a church, and a homeowners' association (known as Asociación de Residentes Propietarios y Usuarios de la Isla Contadora, or ARPUIC) this island feels like a small town.

Most people get around the island on golf carts. Island-to-island travel takes the more traditional form of the *panga*. These narrow boats transport people and goods to shore and hire themselves out to tourists as water taxis and fishing guides... Contrasting with the modernity of yachts and commercial boats, they provide a rich tapestry that connects the past with the future.

The cost of living here is slightly higher than that of the mainland because of the logistics involved in getting basic products and services. Generally, what costs US\$1 in Panama City will cost US\$1.50 on Contadora... But with two major infrastructure upgrades (including a new water- and waste-treatment facility and the construction of a dock and public ramp) currently in the works, the quality of life on Contadora can only go up.

[Go here for a full budget for Contadora.](#)





City Beaches

The City Beaches lie about an hour west of Panama City—the nearest escape from the traffic and fast-paced lifestyle of the capital. This stretch of coastline has been developed over the past two decades and has an upscale beach-community feel.

Most Friday afternoons, Panama City experiences an exodus of its residents... They hit the highway, cross the Bridge of the Americas, and make their way to this seaside escape.

The City Beaches refers to a specific stretch of Pacific coastline that's lined with gated communities and resorts. It's home to thousands of expats from around the world, meaning you wouldn't need to learn Spanish to live here.

Expats love this area, primarily, because of its beachfront. The beaches here are uncrowded and boast calm waters and soft sand. They also love it for its convenience...

It's only an hour from Panama City, but you'd have little reason to venture to the capital. The area has seen heavy development over the past decade, and all the amenities you could possibly need, from high-end grocery stores to Walmart equivalents to malls, are found here.

The cherry on top for residents of the City Beaches is the community. A social network is already well-established here, meaning you'd have a support system on tap. Expats host social gatherings every day of the week, and organized activities are many and varied, including everything from stand-up paddleboarding and yoga classes on the beach to karaoke happy hours and crafts classes.

The City Beaches aren't a budget destination... but they offer a bona-fide luxury standard of living that's a global bargain. If you enjoy resort life and don't mind crowds, the City Beaches could be the place to start your new beach life overseas.

[Go here for a full budget for City Beaches.](#)



Santa Fe

If highlands living is what you're after, take a look Santa Fe of Veraguas Province—an unassuming, unsung town of about 3,000 people—comparable to popular Boquete but at a fraction of the price. In fact, this is one of the most affordable parts of the country. A couple could retire in Santa Fe on about US\$1,000 per month.

The living would be sweet and simple: Much of the activity here centers around the river, which is wide and flows quickly at some points. Tourists navigate it in inner tubes... The locals bathe and wash their clothes in it... Children delight in it on hot Saturday afternoons... On the hillsides all around, bougainvillea, hibiscus, and jasmine bloom in abundance. The town's river is the source of its six waterfalls and much of the dense vegetation that clammers its way up the surrounding slopes.

When the sun begins to set, temperatures fall, and, thanks to the elevation and the mountain breeze, evenings are pleasant and best spent out-of-doors. You'll want to be outside as much as possible here with the plethora of recreational activities on offer. Hiking, biking, river-

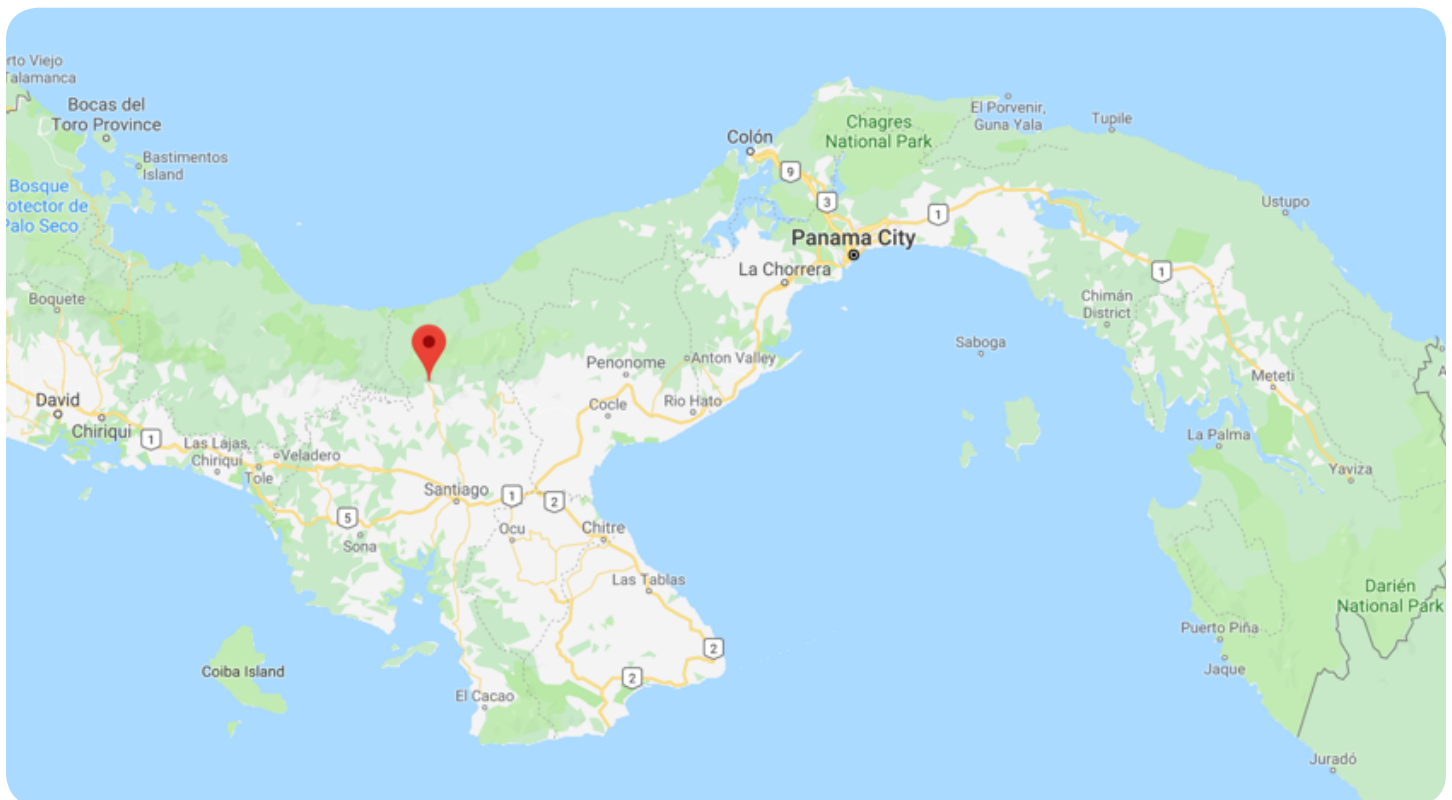
wading, tubing, horse-back riding, and fishing are just a few of the ways you could spend your free time.

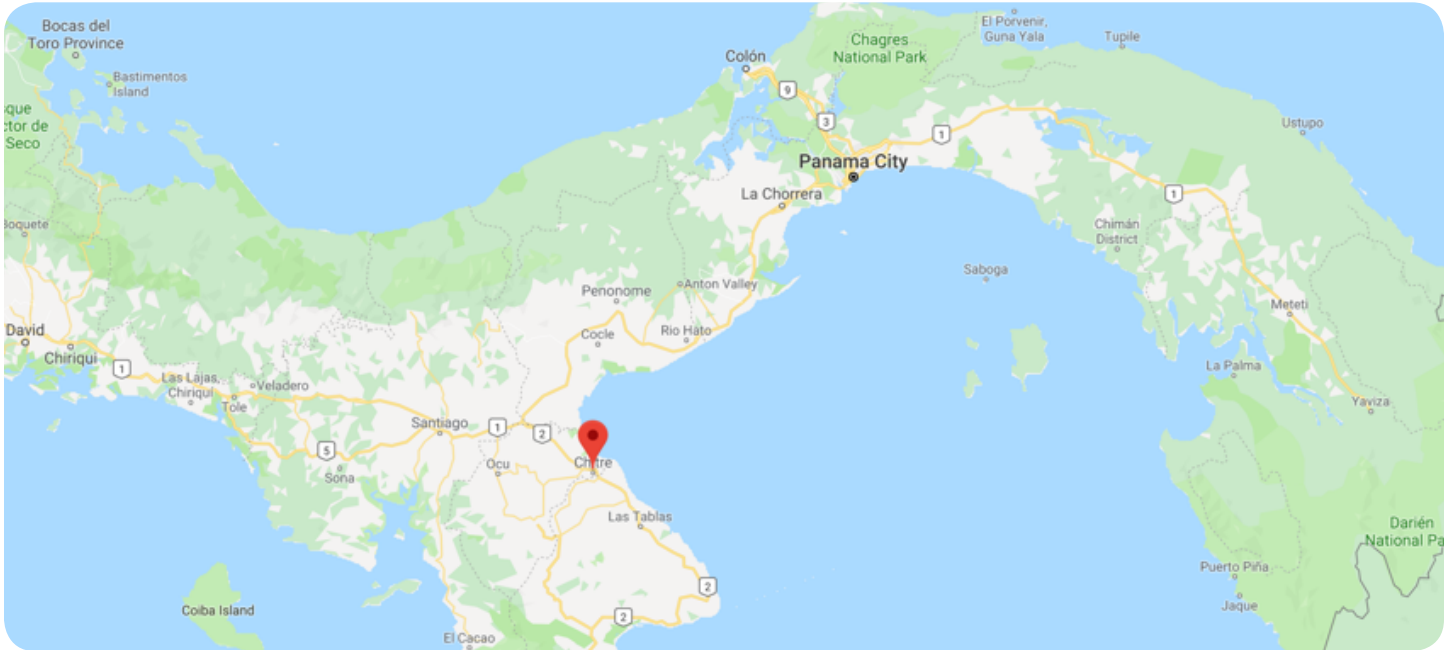
In exchange for going off the grid, you'd get a more authentic lifestyle. Your neighbors would be Panamanian, not expat, meaning you'd need to learn Spanish. You'd shop where the locals shop, not at major chains or big-box stores... because there aren't any in the immediate area.

Aside from a handful of accommodation options, places to eat, and a few *típico* restaurants where you could enjoy the dinner plate (chicken, rice, and beans, typically), your entertainment options would be limited...

Santa Fe's infrastructure has seen some improvements over the last decade, most notably in the condition of the roads... A few years ago, the rainy season would wash them out completely, making a temporary island of the town (despite it being in the center of the country).

Continued improvements could mean big opportunity for speculators and investors... Until then, Santa Fe is where you go when you want to remove yourself from the world's troubles, relax, and bask in the best of what Mother Nature has to offer.





Chitré

Chitré is a rapidly growing town in the center of Panama. It offers all the amenities of a major metropolitan area despite its small size... This is part of the reason why it's often touted as one of the country's most up-and-coming areas.

A few hundred expats call Chitré and its surrounding area home... although you might live here for years before you stumble across any. Most of the foreign retirees who come here integrate well into the community.

Chitré is a top option for those seeking a local lifestyle in *el interior* (i.e. anywhere in Panama that's not Panama City). The Azuero Peninsula where Chitré is located is the cradle of Panama's culture. Its history dates back thousands of years, and traditions are kept very much alive here, with festivities that honor the old way of life held throughout the year...

The Spanish did a stint here while hunting for gold and left behind an architectural legacy that residents enjoy today. Today, narrow cobblestone passageways have been made one-way only—modern vehicles are just too big for two-way traffic.

But Chitré isn't stuck in the past... Today, it offers all the conveniences of a major metropolitan area, like banks, grocery and hardware stores, even casinos...

which is remarkable considering its small size. It's growing rapidly and often touted as one of the most up-and-coming cities in the country. Construction and improvement projects are constant here...

Recently, a new clinic, a reopened airport, and the construction of an important bypass road have all been completed here... and big things are still on the horizon.

This is one of the few cities that you can reach by plane from Panama City, with two flights operating daily. You can also get here by way of the Pan-American Highway... The drive is about three-and-a-half hours and smooth sailing from the capital on surprisingly decent roads. You'll know you're getting close when vegetation becomes sparser and the landscape dries out... This area is known as the Dry Arch—the closest thing Panama has to a desert where significantly less rainfall occurs than in the rest of the country.

By the time you get to Chitré, you'll be passing fields of sugar cane on one side and rice farms on the other. Despite the modern amenities and all the development that's taken place in recent years, Chitré is the heartland of agricultural Panama, and people come here for a slower pace of life. If you want peace, natural beauty, and interesting local culture in the country, Chitré could be the place for you.

[Go here for a full budget for Chitré.](#)



Pedasi

The oblong landmass that dangles from Panama's southern coast is the Azuero Peninsula. Surrounded by country's finest coastlines on three sides, it's an excellent staging point for forays into the Pacific Ocean, where idyllic islands and marine life mingle offshore... It's also home to Pedasí—a charming and wholesome beach town of about 2,500 people in the Azuero's sunny southeastern corner.

Tourism to Pedasí has been growing steadily over the last few years... What was once a sleepy fishing village is now a burgeoning destination for visitors, investors, and second-home owners. Inward investment has helped open the area and provide quality services and tourism infrastructure.

Still, Pedasí is steeped in tradition... Its economic mainstays are still cattle ranching, farming, and fishing. Local artisans still handmade interesting products the same way they have been for generations, meaning you can find fantastic deals on anything from custom furniture for your home to earthenware that follows ancient designs. Its central plaza gives clues about its Spanish-colonial roots, with structures like Iglesia de Santa Catalina dating back to 1785.

Old men still linger in the plaza wearing the traditional straw hats and sandals... Women, during festivals, still don *polleras* (colorful, multi-layered dresses)... And at dusk, people all over town still take to their porches to welcome the cool air of the evening.

But life here isn't all laid-back and lethargic... Plenty of adventure, from diving and snorkeling on little-disturbed

coral reefs to surfing on world-famous breaks, can be chased off Pedasí's shores. The area is well-known to big-game fisherman, who call it "Tuna Coast" because of the abundance of yellow fin in its waters. Wildlife refuges, national parks, and countless beaches are also within easy reach.

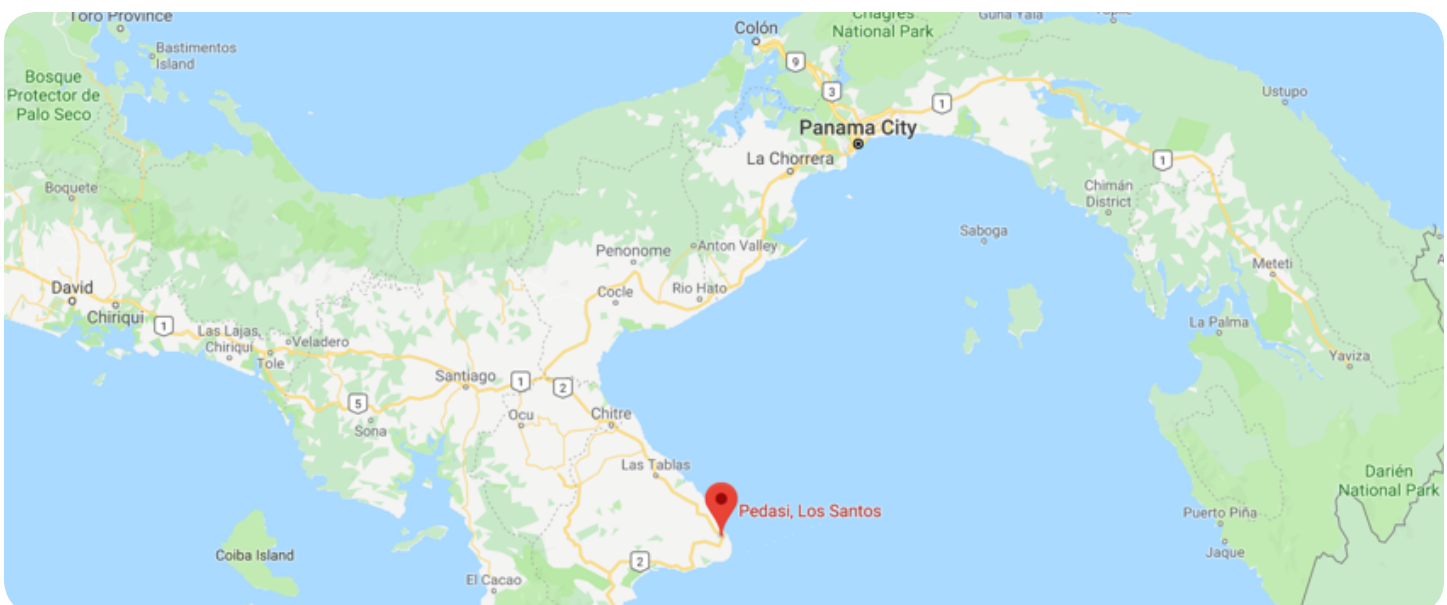
In town, you'll find small- and medium-sized supermarkets, bakeries, restaurants, and accommodation options. It also has a public health clinic, two banks, a public library, and a small shop selling surf and beach wear.

Another bonus of living in Pedasí is the community. Locals are friendly and hospitable and go out of their way to be helpful. They love baseball, which is taken extremely seriously.

The major attraction, though, is the beach. Pedasí is surrounded by arguably some of the most beautiful coastline in the country. A short bicycle ride or a few minutes in a car can have you at any of 12 nearby beaches. Playa Venao (about 30 minutes away) is renowned as one of the best surf spots in the region... Pedasí is also one of the best places to see the annual migration of humpback whales, and watching these magnificent mammals from your kitchen window is a rare treat.

A gradual discovery of what Pedasí has to offer has led to a rise in tourism in recent years. But for now, it's still a traditional town with a rural feel and relaxed lifestyle... If you're after a slice of authentic Panama, a sense of community, and a healthy, peaceful lifestyle, Pedasí could be your ideal retirement destination.

[Go here for a full budget for Pedasí.](#)





Torio

The Azuero Peninsula's western coast is considerably less developed than its eastern counterpart. Of the few towns that dot this side of the peninsula, the one that stands out is Torio—the de facto social center for 300-or-so foreign retirees that currently call this part of Panama home year-round.

This side of Azuero, in many ways, a frontier... Miles of undeveloped shoreline are sandwiched between Pacific waters on one side and raw jungle on the other.

One meandering and unruly road traverses this coastline and connects the few towns that dot this side of the peninsula...

Torio is a fishing village at heart, it's now also home to a growing number of expats. The handful of restaurants, bars, and guesthouses found here have made it the de facto social center for some 300 foreign retirees in this part of the country.

They're attracted here, of course, by the beaches. To find the best beaches in any country with a Pacific coast, follow the surfers... In Torio's case, they'll lead you to pristine beaches full of palm trees and emerald ridges that plunge down into the sea. Surfing, swimming, diving, and beach combing are just a few of the ways you could spend your time here...

It has cell and internet service (although both can be patchy) and is connected to other areas by a pitted and meandering road, including a bank and grocery shopping options in nearby Mariato... But the reason for coming here isn't the amenities on offer: It's the opportunity for total escape.

In western Azuero, you're surrounded by pure, raw nature... Capuchin and howler monkeys call from the trees, sea turtles might nest on the stretch of beach in front of your house... You might even spot dolphins or whales passing by offshore from your bedroom window.

The main attraction is the Pacific Ocean... Expats on this coast spend their days surfing, swimming, diving, beach combing, fishing, and, looking for ways to get involved with the local community.

And the best part of basing yourself in this part of the country is the sunsets... West-facing, with nothing but a few islands on the horizon to obstruct your view, the sunsets here are phenomenal (part of the reason we've taken to calling the western Azuero Peninsula "Sunset Coast").

Development in this part of the country is accelerating (there are even talks of repaving the road) and the path of progress is slowly inching forward. But this part of Panama remains a frontier and a top option for someone looking to get away from it all.

[Go here for a full budget for the Azuero Peninsula.](#)



Boquete

Most conversations about retirement in Panama begin and end with Boquete—the mountain village that’s had a foreign presence since its inception. Just 37 miles from the Costa Rican border, this is the far end of Panama. Its foundations were laid in the early 20th century by North Americans and Europeans, attracted here by the stunning natural setting...

Snuggled into the side of a volcanic crater, surrounded by lush forest, and home to profusions of multi-hued blossoms, this region is nothing if not picturesque... As you make your way down the highway from Alto Boquete above the crater, you’ll suddenly arrive at the crest of a large hill, the town sprawled below. If you’re lucky, you’ll arrive shortly after a soft rain (called *el bajareque* by locals) and a sweeping rainbow will make the portrait complete.

Some of its first settlers were from parts of Europe and North America, who passed through Panama on their way to or from the California Gold Rush. When that came to an ignominious end, these hopefuls settled in the cool-weather respite they came across in the mountains, which is now known as Boquete.

Sealing the deal for Boquete’s early pioneers about their site of settlement was the nutrient-rich soil and frequent rain showers... It meant that the cool-weather produce

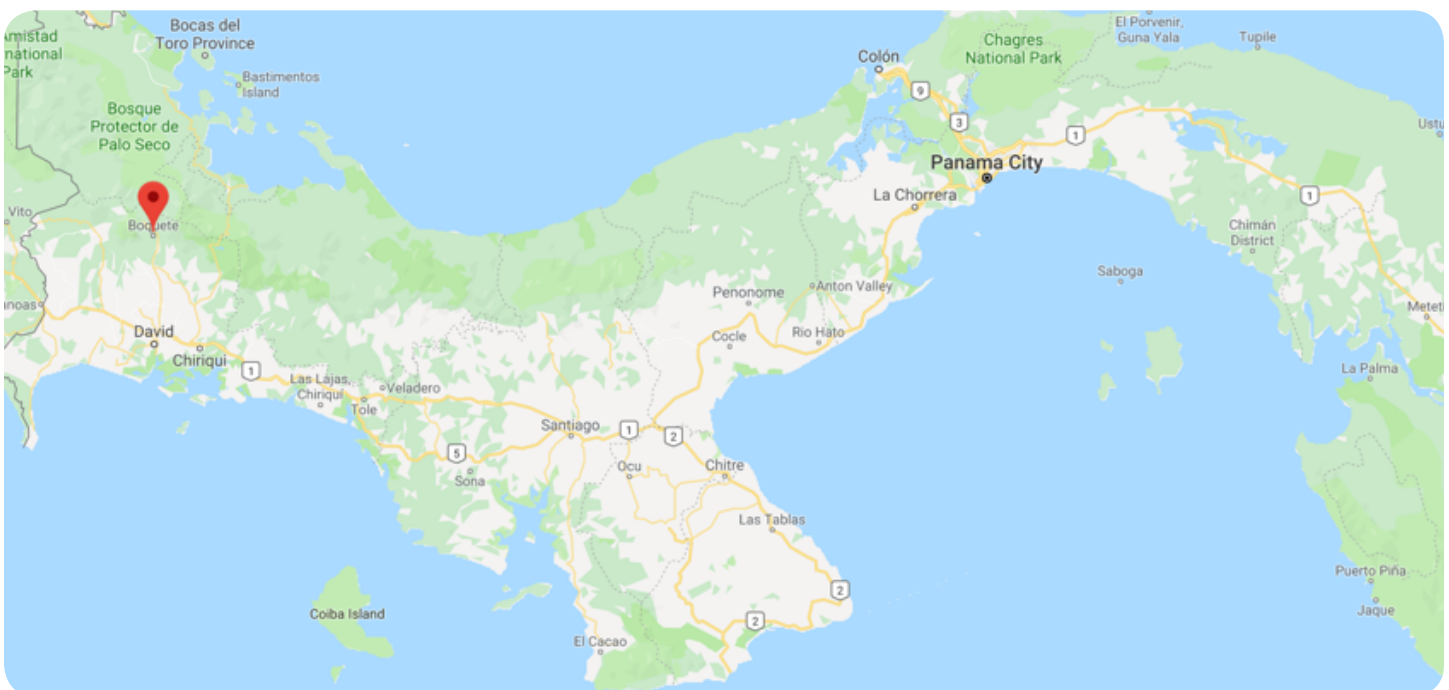
that we all love so much (like coffee and strawberries) could be grown here. Plus, its eternally spring-like weather year-round is a welcome relief from the heat of the rest of the country (65°F is the daily average). What they initially set up was expanded upon by succeeding waves of expats.

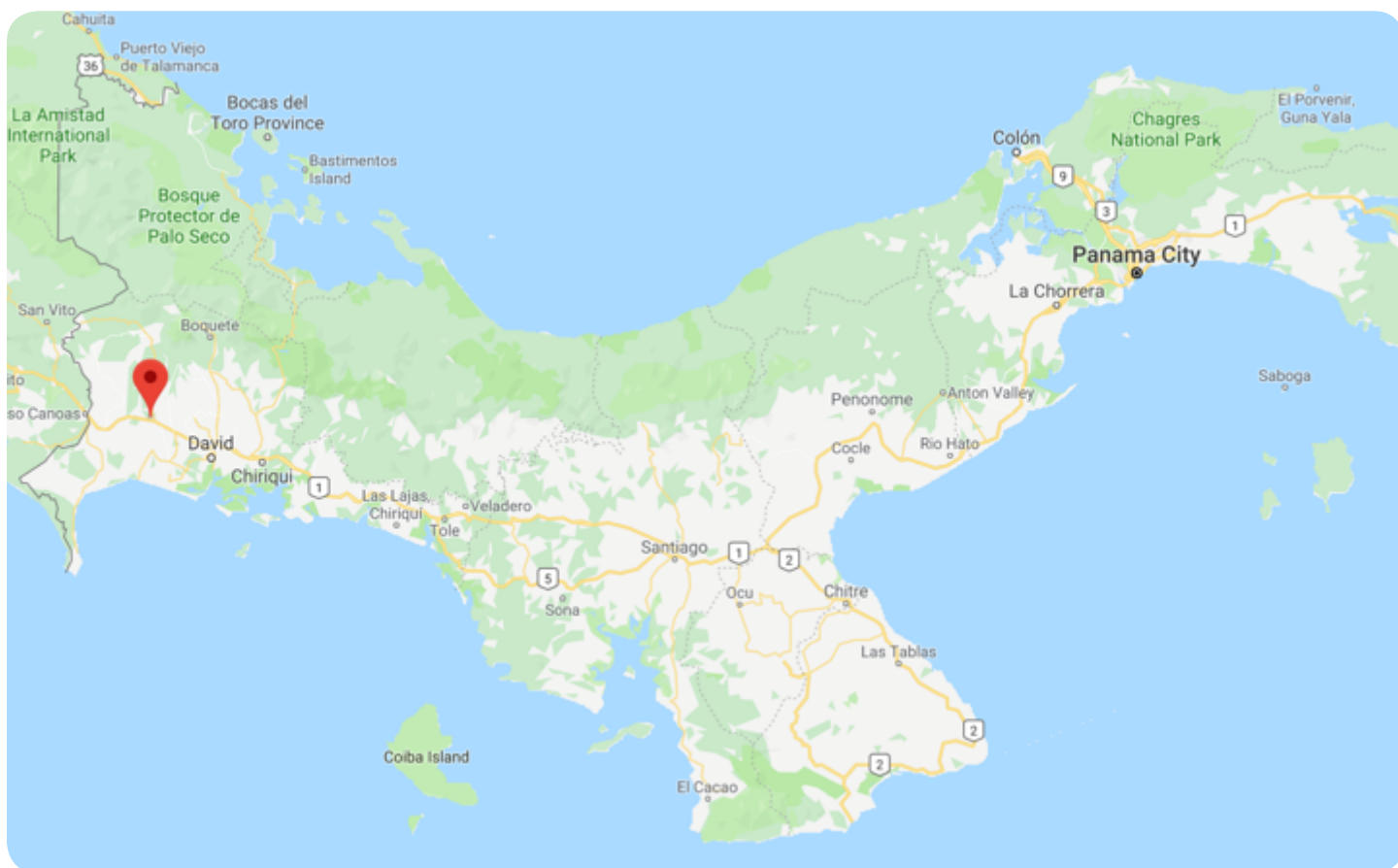
One particularly forward-thinking individual saw the opportunity in Boquete’s natural appeal and set up a private expat community, restaurants, hotels, and a golf course... The result, today, is one of the biggest communities of foreign retirees in the world.

Life in Boquete is familiar... a natural choice for someone contemplating overseas retirement but not willing or ready to fully immerse themselves in the foreign. You won’t have to learn Spanish to live here... You’ll hear English more often when you walk Boquete’s streets... You won’t struggle to integrate into your new community, either. Just take your pick from the plethora of clubs and social groups available.

Boquete boasts the most lively music and arts scene in the entire country. The Boquete Community Players are a theatre group who’ve been putting on productions since 2005. The Boquete Jazz and Blues Festival and the Coffee and Flower Festival are just a few of the internationally recognized and attended events that take place here.

[Go here for a full budget for Boquete.](#)





La Concepción

La Concepción is in western Panama, about 30 minutes east of the Costa Rican border and 20 minutes northwest of David (the third-biggest city in the country). A growing number of expats are calling this area home... but its convenient location is only one aspect of its appeal.

Historically, La Concepción has been known as the breadbasket of Panama: It's an important producer of agriculture for the country. In fact, it used to be a stop on the Ferrocarril Nacional de Chiriquí, which ran from David to Puerto Armuelles on the Pacific coast. As the seat of Bugaba District, it's also an important commercial district. In its bustling city center, you can get a huge range of consumer products, from cell phones to fresh pineapples.

Away from the hustle and bustle of La Concepción's city center lies the rolling green landscape of the Chiriquí highlands. The aroma of coffee drifts through the breeze while colorful birds flit about.

This area outside of La Concepción is making a name for itself as a burgeoning expat destination. New houses are being built to accommodate the arrivals. The current expat population is small but diverse, its members hailing from Germany, England, Cuba, and even parts of Asia.

They're scattered throughout the region but keep company with frequent lunches and trips to town. They also share information and recommendations about places to visit and people to employ for various projects... Word of mouth is king here.

Mostly, though, they come here to relax... In the rolling green highlands of Chiriquí Province, the aroma of coffee drifts through the breeze while colorful birds flit about... This part of La Concepción is a sought-after place for expats who want the own personal paradise.

[Go here for a full budget for La Concepción.](#)



Bocas del Toro

A large chunk of mainland and a smattering of islands make up Bocas del Toro Province, and these islands are arguably Panama's top tourist destination. One of the most pristine areas on Panama's Caribbean coast, tourists have started to take note of its dense rain forests, clear and clean turquoise water, and white-sand beaches. Plus, unlike the rest of the Caribbean, hurricanes aren't an issue here.

The hub of all the excitement is Bocas Town on Isla Colón, reachable by water taxi. Here, colorful mom-and-pop shops tout trinkets and hibiscus tea. As you step onto its pier, tour guides pounce with their offers of island hopping, scuba diving, surf lessons, ziplining, and more. Backpackers arrive in droves, lured in by sun, surf, and sail. Cocktails are cheap and fruity, and the sound of reggae music is ubiquitous. These are all the things that bring people to Bocas... What convinces them to stay longer than they'd planned is the unique culture.

Hostels, hotels, bed-and-breakfasts, restaurants, cafés, and bars surround the main seafront strip... But Bocas is so much more than just tourists. The 19,000 or so residents in town consist of surfers, fishers, and entrepreneurs, including local indigenous people, Panamanians, and foreigners.

The town also takes on a distinctly Caribbean flair. Rastafarian culture is present in the music, shops, and restaurants, and Bob Marley blasts from bar speakers and adorns tourist T-shirts.

Thanks to its varied history, present-day Bocas is a mishmash of different cultures and languages... Hundreds of years ago, indigenous people traded and

mixed with Arawaks, who sailed here from the Greater Antilles. Then, the Spanish arrived (Christopher Columbus himself visited Bocas in 1502) and had their influence in Panama for some 300 years...

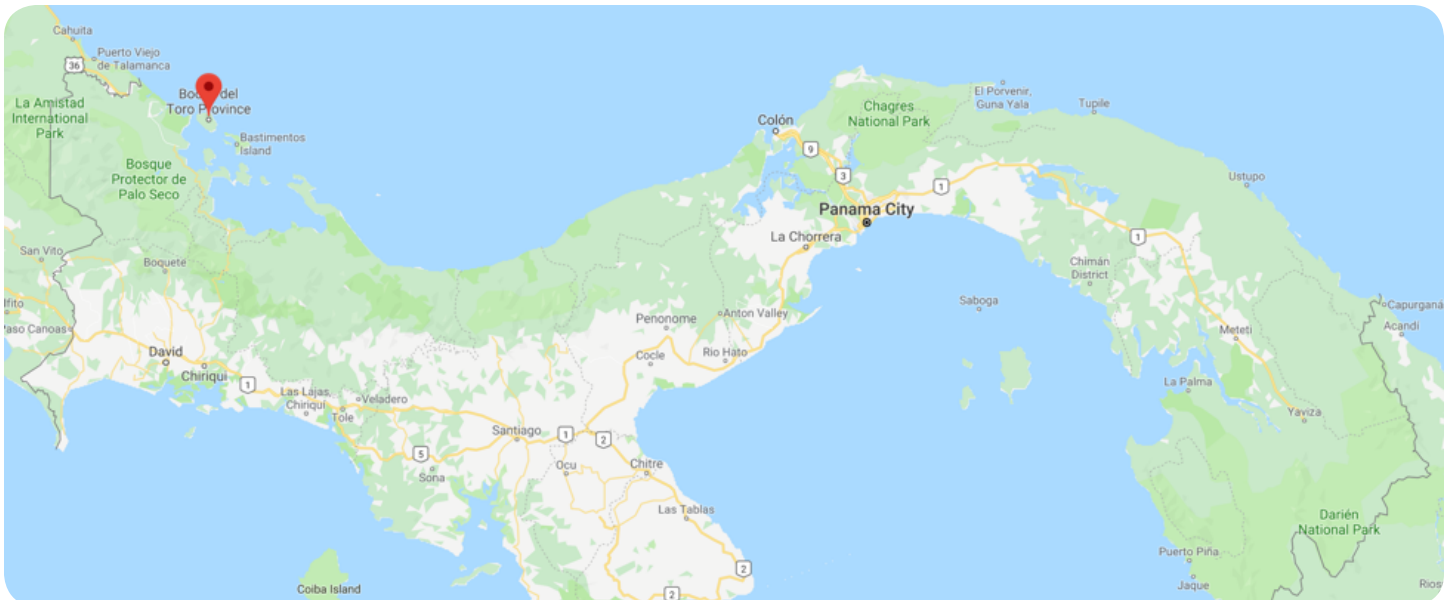
Fishermen from Nicaragua, Costa Rica, and Colombia later settled in Bocas because of the bounty in its waters... When Panama's economy went bananas in the 1880s, and Jamaicans, Trinidadians, and Haitians were brought in to work on plantations... They stayed on after the banana trade dried up.

The result of all this intermingling is a cultural mosaic that's distinct from the rest of the country. People in Bocas speak Spanish, English, and Guari-guari—a combination of pared-down Caribbean English with Patois, Spanish, and indigenous Ngäbere words. The amalgam of cultures also means amazing cuisine: Food from Bocas is flavorsome and naturally healthy (*Bocatoreños* are the healthiest people in Panama).

Bocas used to be regarded as little more than a slum. To be fair, some corners of the town could leave you with that impression... but things are changing. The government is beginning to take note of the tourism potential and is investing in infrastructure accordingly.

As recently as a decade ago, paved roads, sewage treatment, and even slightly reliable electricity had yet to arrive to town. Today, Bocas is more attractive than ever before and continues to improve.

For many, retirement on a Caribbean island is an intangible dream... Bocas del Toro is one place where you can afford to make that happen. A couple could live comfortably here on US\$2,000 a month. One of the biggest challenges you'll face when you decide to relocate here is deciding which island or cay to call home.





How To Choose?

With so many options to choose from on this small but generously blessed isthmus, you might be at a loss for how to narrow down your choices...

There's no better way than to come down and see them for yourself. We recommend you spend some time getting to personally know anyplace that calls your name.

If you're looking for some help in getting started in Panama, our [Live and Invest in Panama Conference next month \(Jan. 22-24.\)](#) might be just the way to get your boots on the ground and your head in the game. Plus, as a *PL* subscriber, you're eligible for an exclusive US\$50 discount off the price of attendance.

Whether or not you're able to join us in Panama next month, personal experience is the only real way to know if a place will work for you. So come on down to Panama and start exploring...





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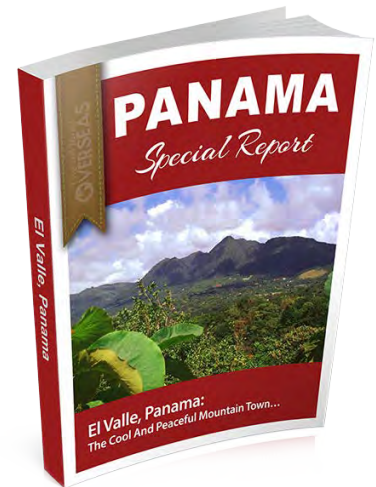
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