

Q: I keep hearing other seniors talk about retiring to Mexico. Considering how expensive healthcare, housing and everything else is in the US, it sounds like a good idea for those of us with fixed incomes. We barely make it from month to month on my pension and our Social Security checks. We travel to Mexico frequently, sometimes on cruises to the beautiful Lower Baja coastal cities, and have always enjoyed our trips. My spouse speaks and writes excellent Spanish, so we wouldn't have any language problems. What's your take on it?



A: Best idea is to research retirement communities in Mexico, and go rent an apartment or condo for a month or so in an area you like. Get the feel of the land, its people, culture, living costs, medical facilities, personal safety issues, sanitation and other concerns. Talk to other North Americans who've been there awhile and hear their highs and lows about it.

Mexico has long been a favorite destination for senior vacationers. On both the East and West coasts, it has some of the most beautiful beaches in the world. Just recently we took a tour of a mostly-American and Canadian retirement community on the seashore about 50 miles south of Tijuana. It was a clean-looking place, where attractive homes and condos cost about one-fourth of what they go for in San Diego, Los Angeles and Las Vegas. Food, pharmaceuticals, utilities, domestic help and just about everything else is much cheaper, too.

The complaints were mostly about isolation from US or Canadian families, lack of US-type cultural activities, limited medical facilities and primitive sanitation and road conditions. There's socialized medicine in Mexico, and except for crowded waiting rooms, we were told it's not too bad. Many of the retirees, primarily military, told us they drive or fly up to GI medical hospitals in San Diego and Long Beach for surgery and other major medical needs.

Our advice is to check out the internet for info about Mexican communities catering to US and Canadian seniors. Do your homework thoroughly, talk with your kids and legal advisers, and be sure to understand all the financial and legal aspects of relocating to another country. Then, without buying anything, experience renting and roaming in several of the communities for a couple of weeks each.