

Mexico Insight

Living & Retirement in Mexico

Comprehensive and detailed guide to plan and realize your lifestyle in Mexico



About Mexico Insight

Mexico Insight is a continuously updated series of concise guides and reports that share local knowledge and helpful advice about lifestyle and living in Mexico.

The series is published and distributed by Mexperience.com





About the Mexico Insight series

Mexico Insight is a continuously updated series of concise guides and reports that share local knowledge and helpful advice about lifestyle and living in Mexico, published by Mexperience.com. These guides and reports apprise you of the subject and aid further research with helpful cross references.

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Table of contents

Foreword 13

- The allure of living in Mexico 13
- Who is this guide for? 13
- The five sections of this comprehensive guide 14
 - Part One: foundations for Mexico lifestyle planning 14
 - Part Two: retirement planning 14
 - Part Three: discovering places to live 14
 - Part Four: practical essentials for living 14
 - Part Five: additional resources 14
- A realistic approach to living and retirement in Mexico 15
- An integral part of our Mexico Insight guides 15

PART ONE: LIVING IN MEXICO 17

Introduction to living and lifestyles in Mexico 17

Frequently asked questions (and answers) about living in Mexico 18

- Why do people move to Mexico? 18
 - A harbor for retirement 18
 - Work-sponsored move 18
 - Moving independently 18
- What is it like to live in Mexico? 19
- What is the culture like in Mexico? 19
- How much does it cost to live in Mexico? 20
- What types of people move to Mexico? 20
- Mexico appeals to me. What are my next steps to planning a move? 21

The importance of defining your lifestyle intentions 22

- Deciding whether Mexico is right for you 22
- Consider the motivations that propel you to move to Mexico 23



- Key themes and motivators 23
- Simplifying your lifestyle situations 24
- The foundational choices of your decision making 24
 - Timescales and level of commitment 25
 - Location to live in Mexico 25
 - Legal residency 26
 - Accommodations 26
 - Services, amenities, and connections 26
 - Whether you will work in Mexico 27
- Cross-check of your intentions and priorities 27
 - Realistic motivations 27
 - Considering your partner and family 27
 - A suitable location to live 28
 - Suitable accommodations for your needs 28
 - Your readiness to adapt 28
- Obtaining legal residency to live in Mexico 29**
- Deciding where in Mexico to live 30**
 - Key factors when you're seeking places to live in Mexico 30
 - Climate and seasons 30
 - Consider the topography 30
 - Urban, semi-urban, and rural locations 31
 - The value of good a real estate agent 31
 - Speaking Spanish is important, regardless of location 32
 - Choosing between expat, local, and gated communities 32
 - Expat community locations 32
 - Living in gated communities 33
 - Living in local Mexican neighborhoods 34
 - Factors that may influence your location shortlist 35
 - Familiarity 35



Environment type 35

Coastal plain or colonial highland 35

Health, amenities, accessibility, communications, and schools 35

Exploring places to live in Mexico 35

Finding suitable accommodations in Mexico 37

Renting before buying 37

Mexico's house rental market 37

Buying a house in Mexico 38

Financing a property purchase 38

Owning a house in Mexico 38

Insurance for your home in Mexico 39

Selling a house in Mexico 40

Working with a local realty agent 40

Mexico Home Finders 40

Renting out your Mexican home 41

Free eBooks related to property 41

Moving and relocation logistics 42

Moving your personal belongings to Mexico 42

Move guide and relocation checklist 42

Preparing for your move to Mexico 42

Moving to Mexico checklist: 3 months to move day 43

Moving to Mexico checklist: 2 months to move day 45

Moving to Mexico checklist: 1 month to move day 49

Moving to Mexico checklist: 7 days to move day 51

Your arrival in Mexico 52

Arrival at the port of entry in Mexico 52

Using your residency visa for entry to Mexico 52

Importing your personal goods 53

Transport to your hotel or local accommodation 53



Obtain local currency 53

Settling-in to your lifestyle in Mexico 54

Exchange your residency visa for a residency card 54

Adapting to the local climate and elevation 54

Get acquainted with Mexican culture and customs 55

Find a school for your children 55

Learning or improving your Spanish 55

Money and banking 56

Apply for your INAPAM card 56

Cultivating your new social and community life 56

Key routes to cultivating your social circles in Mexico 57

Settling-in to your home in Mexico 58

Get a Mexican mobile phone 58

Create your essential local services list 59

Discovering food and drink in Mexico 59

Routines, purpose, and connections 60

Forming regular routines 60

Finding purpose in everyday situations 61

Connections are key anchors 61

Avoiding common pitfalls 62

Taking time out for leisure and recreation 65

Working and self-employment options 65

Next steps 66

PART TWO: RETIREMENT IN MEXICO 68

Introduction to retirement planning and retirement in Mexico 68

Key reasons why Mexico is attractive to retirees 68

Retirement lifestyles underpinned by key benefits 68

How this part of the guide will help you 69

Determining whether Mexico is right for your retirement 70



- Overview of Mexico as a place for retirement 71
- Typical situations of people considering Mexico for retirement 72
 - Know Mexico well, planning ahead 72
 - Discover Mexico, and add it to their shortlist 72
 - Approaching retirement, considering options 72
 - About to retire, making choices 72
 - Already in retirement, considering changes 72
- Typical retirement lifestyles in Mexico 73

Key benefits Mexico offers to retirees 74

- Agreeable climates 74
- Plenty of choices for location types 74
- Fresh, locally produced food and drinks 75
- Ample range of local products and amenities 75
- Affordable living costs 76
- Accessible transportation and communications 76
- Ample choices in accommodations 76
- World-class health and well-being services 77
- Thriving retirement communities 77
- Safety, and economic stability 78
- Warm, welcoming culture and language 78

Practical considerations for retirement in Mexico 79

- Income required for retirement in Mexico 79
 - Income or savings/investments required to obtain a residency permit 79
 - Income required to sustain your retirement in Mexico 80
- Retiring to Mexico full-time, or part time 80
 - Full-time, fully committed 80
 - Full-time, partly committed 80
 - Part-time, defined periods 80
 - Frequent shuttling, or short stints 81



Factors that tend to influence commitment levels 81

Social and family ties 81

Attachment to home country 81

Distance between Mexico and the home country 81

Logistics, financial resources, and personal energy 81

Offspring's perceptions and concerns 82

Getting around in Mexico 83

Choosing the climate to live in 83

Highland areas 83

Coastal plains 83

Seasonal changes 83

Healthcare services for retirees in Mexico 84

Senior care services provision in Mexico 84

Buying or renting property for retirement in Mexico 84

Banking and finances for retirees in Mexico 85

Cost of living for retirees in Mexico 85

Estate planning for retirees in Mexico 86

Voluntary work in Mexico 86

PART THREE: LOCATIONS FOR LIVING & RETIREMENT IN MEXICO 88

Discover locations for your lifestyle in Mexico 88

Most popular places 88

Chapala, Ajijic, and Jocotepec 88

Cozumel and Isla Mujeres 89

Cuernavaca 89

Guadalajara (near Chapala & Ajijic) 89

La Paz, Todos Santos, and Loreto 90

Los Cabos 90

Mexico City 90

Playa del Carmen and Tulum 91



Puerto Vallarta and Punta de Mita 91

San Miguel de Allende 92

Emerging places 93

Guanajuato 93

Mérida 93

Morelia and Pátzcuaro 94

Mazatlán 94

Manzanillo 95

Oaxaca City 95

Querétaro 95

Tepoztlán 95

Underexplored places 97

Acapulco 97

Campeche 97

Comala, Colima 98

Ixtapa and Zihuatanejo 98

Puebla and Cholula 98

Puerto Escondido 99

San Cristóbal de las Casas 99

San Felipe 99

Veracruz 100

PART FOUR: LIVING & RETIREMENT ESSENTIALS 102

Practical matters related to living and retirement in Mexico 102

Essential skills for expats 102

Social and business etiquette 102

Health, medical matters, and well-being in Mexico 103

US Medicare in Mexico 103

Reciprocal healthcare agreements with other countries 103

Access to medications 103



Planning for your medical needs in Mexico 104

Organizing your medical healthcare needs 104

Medical insurance options in Mexico 104

Private medical plan 105

Health coverage via Mexico's IMSS 105

Medical evacuation insurance 105

Paying out of pocket 105

Money and finances in Mexico 106

Opening a local bank account 106

Legal residency required 106

Transactional use 106

Mexican cellphone needed for online banking 106

Using foreign bank cards for cash and purchases 106

Your tax affairs in Mexico 107

Tipping and bargaining in Mexico 108

Free eBook: Money and banking services 108

Cost of living in Mexico 109

Key factors that will influence your living costs 109

Mexico offers *substantial value*; but beware of false promises 109

A note about domestic energy costs 110

Free eBook: Guide to the Cost of Living in Mexico 110

Transportation and mobility 111

Getting around in Mexico 111

Driving in Mexico 112

Foreign-plated cars 112

Buying a car locally 112

Auto insurance for your car 112

Using local taxi cabs 113

Bus travel in Mexico 114



Flights and air travel in Mexico 114

Safety and security in Mexico 114

Keeping in touch: communications 115

Telephones 115

Mobile phones 115

Internet access 115

Postal service and private couriers 116

Further references 116

Adapting to climates, seasons, and weather 116

Mexico's climate and topography 117

Learning to live at higher elevations 117

Dealing with the heat and humidity 117

Mexico through the seasons 117

The rainy and dry seasons 118

Windstorms and the hurricane season 118

Additional resources 118

Spanish language study and practice 118

Insurance coverages 119

Auto insurance 119

Health insurance 119

Medical evacuation insurance 119

Home insurance 120

Trip insurance 120

Everyday practicalities of living in Mexico 120

Bringing and caring for your pets 121

Living with disabilities in Mexico 121

Getting married in Mexico 121

Time zones and clock changes 122

Water, electricity, and domestic gas supplies 122



PART FIVE: HELPFUL RESOURCES 124

Mexperience resources 124

Discover Mexico 124

Living and lifestyle 124

Places to live 124

Real estate 124

Mexico essentials 125

Discover Mexico A-to-Z 125

Free eBooks 125

Leisure time 125

Mexico Newsletter 126

Mexico Assistance Services 126

Helpful government websites 127

Mexican government websites 127

Embassies and consulates 127

Mexico Lifestyle Consulting & Relocation Planning 128



Foreword

The allure of living in Mexico

Mexico is one of the world's most popular places to visit and explore. It has also been a longtime favorite location for foreigners to move to and cultivate a new life. During the 20th century, Mexico was often a place that attracted people seeking alternative lifestyles and artistic pursuits; more recently, Mexico has become a significant magnet for those seeking places for retirement, and increasingly a country non-retirees consider as part of an intention to reinvent their life and work situations.

Mexico's attraction as a land for foreigners to live and retire in is being propelled by a range of circumstances, both internal and external to Mexico itself. Internally, the country offers an ample variety of places to live, from beaches to highland mountain towns, and well-developed domestic infrastructure and services that foreigners moving abroad often seek, including modern transport, logistics, communications, commercial and social amenities, and high caliber health and well-being services.

Mexico is popular with Americans and Canadians especially, many of whom might know Mexico from family holidays stretching back to their childhood, and perhaps also throughout their adult lives as they brought their own children to vacation here. Some purchased homes in Mexico that they live in part-time; others are consolidating a lifetime of accumulated assets and considering Mexico as a place to downsize and live more simply, more wholesomely. For some, Mexico offers better affordability and lifestyle options which are dissolving, or were never available, in the places they are moving from.

The reasons why people move to Mexico are many and varied—we'll delve into the principal ones in this guide. People from many countries are moving to Mexico and most are of or near retirement age; and some are younger, planning to move with their families and cultivate a new lifestyle in these lands.

Who is this guide for?

This 2023 edition of the guide intends to help anyone exploring prospects for living and retirement in Mexico. It provides practical insights, incisive local knowledge, and meaningful guidance that helps you to discover opportunities, consider your choices, and make informed decisions.

When read in conjunction with other titles in our extensive library of free eBooks, you have in your hands a comprehensive resource that helps you to discover what lifestyles Mexico offers, identify opportunities of interest, weight up the compromises, consider your options, and plot a course based on the things that are important to you. This guide thus helps you to begin weaving together the principal components that can create a workable and realistic lifestyle plan.

This guide is helpful:

- **to people of working age**, whether you are single, with your partner, or a family with young children, and will help you to discover and evaluate living choices in Mexico;
- **to those planning or seeking a place to retire**, by providing specific guidance about matters related to retirement planning and retirement lifestyles, as well as the practicalities of retiring in Mexico;
- **when you're already living in Mexico**, by providing insights that can help you learn about how to adapt to the country and settle-in here; it can be especially helpful if you're experiencing some



trouble settling in, or settling down, with thoughtful guidance about setting out your intentions and reshaping your situations;

- **regardless of your life stage**, as it provides meaningful insights about the essential day-to-day practical matters of living in Mexico, adapting to the country, the climates and culture; with extensive cross references and links to further information that enable you to research key topics in more detail.

The five sections of this comprehensive guide

The Mexico Insight guide to Living & Retirement is organized into five main sections:

Part One: foundations for Mexico lifestyle planning

The first part of this guide covers themes related to living in Mexico, including key considerations, choosing whereabouts to live, seeking legal residency, the practicalities of moving, dealing with essential matters related to moving abroad and learning about the culture here. This includes advice and guidance about how to integrate into the local community and adapt to the pace and patterns of Mexican life, along with practical tips to help you and your partner or family settle well in Mexico.

Part Two: retirement planning

The second part of this guide addresses specific matters about retirement planning and retirement lifestyles in Mexico. Although retired people don't carry the challenges and stresses of a working life — holding down a job, raising children, and keeping wolves from the door— retirement does bring *other* challenges, and this part of the guide addresses some of those, providing practical guidance to help you make constructive plans, identify and mitigate the risks, and point out some key elements which often underpin a fruitful and abundant retirement lifestyle in Mexico.

Part Three: discovering places to live

The third part of this guide contains a curated list of locations to discover and consider for living and retirement in Mexico—organized by popularity and notoriety and classified by the location type. This section introduces you to key places where many foreign residents live now, emerging locations that are becoming increasingly popular with foreign residents, as well as those places that are less well known, or situated off-the-beaten path.

Part Four: practical essentials for living

The fourth part of the guide covers essential practical matters which are relevant to living and retirement in Mexico, regardless of your life stage. This section addresses things like finding a place to live, adapting to local climates, keeping healthy and well, engaging with the language, keeping in touch, getting around using transport options, caring for your pets, as well as wide assortment of everyday practical matters like tipping and bargaining, and the water supply—to name a few.

Part Five: additional resources

The final part completes the guide with a reference section of helpful resources and websites.



A realistic approach to living and retirement in Mexico

Some guides and websites appear to relish in presenting a life in Mexico as some form of living fantasy, peppered with words like ‘paradise,’ ‘cheap,’ and ‘margarita sunsets.’ Mexico does offer some remarkable places to live and outstanding lifestyle options to choose from; however, moving to a new country, adapting and settling-in to a new culture you may not be too familiar with takes research, planning, and considered intentions. It also takes patience, understanding, compromise—and a degree of tenacity.

This guide does not intend to sell you a pipe dream but instead to provide you with an honest and practical knowledge resource that will enable you to discover the opportunities and advantages Mexico offers, tempered with the realities and challenges of cultivating a new lifestyle here.

An integral part of our Mexico Insight guides

This Mexico Insight guide to living and retirement in Mexico is fully cross referenced with the latest updates and articles on Mexperience.com and with the other Mexico Insight eBooks that you can download immediately and free from our library—all of which offer further detailed knowledge about subjects and themes related to living and lifestyles in Mexico.

Whether you’re planning ahead for your retirement; seeking to make a lifestyle change in your working years by yourself, with your partner or with your family; actively seeking to implement a retirement plan, or change the form and style of your current retirement situation; or if you’re in Mexico now and want to revisit your intentions and need guidance to help you settle and adapt—this guide provides in-depth insights and local knowledge with references to help you discover more of Mexico, consider your lifestyle options, shortlist choices, plot a course ahead, and help you to avoid making material mistakes as you endeavor to realize your Mexico lifestyle plans.

I hope that you will find this guide —alongside all the related free eBooks and resources on Mexperience.com— to be a valuable resource for discovery, inspiration, research, and helpful connections as your plans for living in Mexico unfold.

Matthew Harrup
Mexperience.com

Mexico lifestyle consulting and relocation planning

The [Mexico Lifestyle Consulting & Relocation Planning service](#) helps you explore options and identify key matters to consider, helping you to make informed choices and form a coherent plan for your intended lifestyle in Mexico. [Learn more and make a service request](#)



Mexico Lifestyle Consulting & Relocation Planning

There are lots of good, sensible reasons for moving to Mexico, but it takes consideration, research, and a plan to turn your lifestyle intentions into reality.

Mexperience offers a Mexico Lifestyle Consulting & Relocation Planning service that helps you explore options and identify key matters to consider, helping you to make informed choices and form a coherent plan for your intended lifestyle in Mexico.

Our consultant associates also help you to compile a shortlist of potential locations for you to live in Mexico and can also compose a written brief of the consultation for your reference.

Designed and structured to help you create a realistic plan

The [lifestyle consulting and relocation planning service](#) offered through Mexperience has been carefully designed and structured to assist as you consider choices for living, working or retirement in Mexico.

Each consultation is structured in a way that enables the consultant to discover important aspects about your situation, identify potential issues and the impact they might have on your decisions, and answer specific questions and cover any concerns you have regarding a move to Mexico:

- Help you to define your **intentions**
- Consider realistic and viable **options**, based on your life stage, lifestyle choices and expectations
- **Determine** if Mexico is a good fit for you, your partner, and family, as relevant
- Address any specific **questions or concerns** you have regarding moving to live, work or retire in Mexico
- Help you to compile a **shortlist of potential locations** in Mexico that may suit your lifestyle needs and intentions
- Give **helpful insights** and advice based on the consultant's practical knowledge and real-life experience of having moved to and lived/worked in Mexico
- Provide you with a checklist of **next steps** to help as you make your plans for moving and settling-in to Mexico

Consulting and planning service

The [lifestyle consultants we work with know Mexico intimately](#) and offer the choice of a fixed-fee consultancy package **or** hourly billing, so the consultancy service flexes with your situation and your individual requirements.

[Visit our Lifestyle Consulting & Relocation Planning page to learn more and make a service request](#)



PART ONE: LIVING IN MEXICO

Introduction to living and lifestyles in Mexico

When you plan live, work, or retire in Mexico; to take a sabbatical; if you're planning to buy a home here; if you want to do business, start a company, or work freelance—this guide to living in Mexico shares local knowledge and resources that will help you to discover opportunities, consider the choices, and make informed decisions.

This section of the guide begins with a FAQ that lists frequent questions people ask when they are considering a move to Mexico; followed by an important chapter on defining your intentions, considering your motivations, and identifying key choices you need to make at an early stage in your deliberations.

There is a chapter on the matter of obtaining legal residency with references to detailed information about this, including our comprehensive immigration guide.

Subsequent chapters address key factors you ought to consider when you're shortlisting places to live, and then finding suitable accommodations there.

The chapter on relocation and moving to Mexico is a comprehensive checklist of detailed matters to consider as you begin to prepare for your physical move to Mexico.

When you've moved here, there will be a period of settlement and adaption and the chapter about settling into your new lifestyle in Mexico has detailed insights to help you consider matters related to this critical stage of your move to Mexico.

The last chapter in this section touches on matters related to working lifestyles in Mexico, with references to extensive information including our detailed free eBook about working and self-employment in Mexico.



Frequently asked questions (and answers) about living in Mexico

As you plan your move, there will be many questions you are likely to ask yourself about what's required to make a move to Mexico and what you can expect from your lifestyle here.

This chapter of the guide includes some key questions people most often ask in relation to living here.

Why do people move to Mexico?

People move to Mexico for a variety of reasons: some personal, some professional, or a combination of both.

A harbor for retirement

Some move to Mexico to retire, especially because the climate is ideal in many places here, enabling retirees to take full advantage of their spare time, perhaps also to escape cold winters, and retirees also discover that the temperate [climates in Mexico](#) and long daylight hours all year round are more conducive to their general well-being.

Work-sponsored move

Thousands of foreign professionals arrive in Mexico every year under the auspice of the company they are working for, usually as part of a secondment or work placement here. Many American, Canadian, European, and Asian corporations have offices and/or manufacturing facilities in Mexico, and it's common for managers and industry specialists to take assignments in Mexico.

Moving independently

Increasingly, people are moving to Mexico under the auspice of their own efforts and resources, regardless of their life stage. The emergence of the 'knowledge economy' over the last two decades means that increasing numbers of working-age people can live and work in Mexico in ways that were not possible before remote working became viable and more widely accepted by employers and clients alike.

Although the reasons that people decide to live in Mexico independently are many, common themes include:

- an opportunity to gain access to a new culture and distinct lifestyle;
- to enjoy a better quality of life;
- to engage with a gentler pace of life in an environment with more space to appreciate people and culture;
- access to year-round temperate climates which make outdoor living possible and are conducive to good health;
- the desire to live in a foreign country, learn a new language, and deepen their appreciation for a foreign culture;
- make a change from complacent or familiar surroundings to something new, friendly, and culturally rich;
- to take up an opportunity to work in Mexico, either through a company or self-employment, and gain a valuable cross-cultural working experience;



- to down-size and live more simply;
- to take a long break or sabbatical and review their life situation;
- to rest after an illness, or to reflect on how to make significant lifestyle changes.

What is it like to live in Mexico?

Living in Mexico is quite different to living in the USA, Canada, and Europe.

English language is often heard and used in tourist centers, big hotels, and resorts—as well as in professional establishments and in bigger cities—but it cannot be considered ‘common’ in everyday living situations. You would therefore need to [learn some Spanish](#) to get by day-to-day unless you choose to live exclusively in the ‘expatriate communities’ and limit your social and cultural interactions within those circles.

Bigger towns and cities in Mexico offer all the amenities you would have access to in most towns back home: supermarkets, shops, local clinics and doctors, restaurants, entertainment, and leisure facilities, etc.

The pace of life in Mexico tends to be slower than that of the US, Canada, and Europe—especially when compared to the pace of life in large cities.

In Mexico, things may be promised but not always delivered at the promised time (ranging from the new table you ordered to the gardener showing up) —[and this can be frustrating](#)— but once you begin to understand and adapt to the patterns of life here, you begin to relax into them and adjust to the calmer rhythms which exist here in Mexico.

Mexicans are exceptionally warm and friendly, with values firmly rooted in family and traditions. In smaller provincial communities, especially, they will make you feel welcome and help you where they can. Mexican people like to learn about foreign lands and hear about different people and places. The more effort *you* make to integrate yourself into local Mexican communities and the Mexican way of life, the more receptive Mexico and Mexicans will be towards you, and the people you meet and engage with here will appreciate the fact that you have made the effort to do so.

What is the culture like in Mexico?

Mexico’s culture has a rich history, and is solidly based around family, relationships, and tradition.

The Mexicans are proud of their heritage and of their accomplishments. They might sometimes criticize lots of different things about their own country, but deep inside they are patriotic people.

Family is a focal theme in Mexico, and a bedrock of the culture here. It’s not unusual for three or sometimes four generations of family to meet up for an afternoon lunch (*la comida*) together, sit around the table, talk, gossip, laugh and joke with each other. This is not a special event: this is family life as usual. During the weekends, you’ll find parks, museums, and local attractions brimming with families enjoying their leisure time together.

Mexicans tend to be religious and fatalistic. This contrasts with some aspects of ‘westernized’ culture in which people generally feel that they are in full control of their own destiny. A large number of people in



Mexico still go to church, and it is common to see the Christian crucifix and images of the [Virgin Guadalupe](#) in people's homes, public buildings, offices, cars, taxis and buses, etc.

In terms of aesthetics, image, and status, Mexico is 'traditional:' formal dress for those higher up the corporate ladder is a status symbol, as is the car they drive. Professional titles are important here, although the formality associated with titles does appear to be on the wane, especially with younger generations. People with a professional degree ought to be [addressed with the title](#) if you are not familiar with them, and especially if you are in business setting: see the Further Insight heading at the end of these FAQs to learn more about social and business etiquette.

People in Mexico will sooner be diplomats than give you an absolute "yes/no" answer to a question. This makes everyday situations—as well as business negotiations—distinct to those in the US and Europe, for example. It takes time to assimilate the nuances, and you'll need to be patient with yourself and others as you adapt and settle-in.

Commitment is possible, but perhaps not in the way you would get it back on your home ground. There is a saying that in Mexico, *'yes means no and no means maybe.'* This is a fair analogy of the way Mexican culture deals with the concept of absolutes: after living here a while, you come to understand that [matters and situations](#) are not immediately as clean cut as you may expect or would like them to be.

Mexico has a gentler pace of life than most foreigners are accustomed to, especially when compared with the USA, Canada, and some countries in western Europe. Overall, Mexico is laid back, with emphasis on a cool, calm, and collected rhythm. This can be frustrating to some foreign residents unfamiliar with Mexico, and especially to those who have grown up in fast-paced 'consumer-driven' environments and who have come to expect efficiency and punctuality as a given characteristic of everyday life situations. The distinct patterns of life situations found here can be a helpful teacher for those willing to listen.

How much does it cost to live in Mexico?

This is perhaps the most frequently asked question by people considering a move to Mexico, and the answer depends upon your lifestyle choices and expectations. This guide includes a chapter on living costs; it also connects to relevant articles on Mexperience and to our free eBook about the cost of living in Mexico, that's updated annually and will enable you to create a detailed budget based on your lifestyle intentions.

What types of people move to Mexico?

Americans, Canadians, Britons, Spaniards, Germans, French, Japanese—and a range of nationalities from Latin America are perhaps the most prevalent contingents of foreign residents living here; although Americans outnumber the others by a significant margin. People from these countries as well as citizens from many others have successfully moved to Mexico and enjoy a fruitful life here. Some arrive as part of their work situation and others arrive independently; by themselves, with their partners or their families; others arrive to pursue a retirement lifestyle.

A common thread found among the most successful 'case studies' of people moving to Mexico—regardless of life stage or intentions—is that these people made a conscious effort to integrate themselves (and their partner/family) into the Mexican communities where they choose to live; they know or learned to speak Spanish, they adopted Mexico's traditions and customs, and lived and shared in local ways.



People who have moved to Mexico and cultivated rewarding lifestyles here discovered and accepted that ‘things over here’ are *different*, but not necessarily worse than ‘things at home’ and for them Mexico becomes home away from home, and eventually for those who fully commit—it becomes *home*. It’s this [open-minded approach](#) that is an essential part of learning to appreciate Mexico and enjoy living here.

Mexico appeals to me. What are my next steps to planning a move?

Hundreds of thousands of foreign nationals live well and are content with their lifestyles in Mexico. They have achieved their goals by *planning* and by making *considered choices*.

Moving to any foreign country takes research, planning, and preparation. Mexperience offers a trove of resources to help you, and this guide to living and retirement in Mexico will give you a comprehensive grounding filled with relevant local knowledge. It also connects you to other resources that will help you discover places and opportunities, consider the choices, and make informed decisions.

FURTHER INSIGHT

- ❖ [Latest articles about living in Mexico](#)
- ❖ [Finding your place in Mexico \(adapting and settling-in\)](#)
- ❖ Free eBook: [Guide to Social & Business Etiquette in Mexico](#)
- ❖ Free eBook: [Guide to the Cost of Living in Mexico](#)
- ❖ Free eBook: [Guide to Working & Self-employment in Mexico](#)
- ❖ [Learning Spanish](#)
- ❖ [Essential Skills for Expats](#)

Mexico lifestyle consulting and relocation planning

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The importance of defining your lifestyle intentions

Some people may throw caution to the wind and make an impulsive move to Mexico; others might pass through the logistical mechanics of a move here without carefully considering what propelled them to do so in the first place. Some people make a detailed plan, perhaps years in advance.

Taking a step back to reflect on what is motivating you to consider moving abroad, and Mexico in particular—and through that, defining your lifestyle intentions—will help to underpin some of the most important choices you make in relation to your move.

This chapter of the guide brings attention to key matters for contemplation as you plan a possible move to Mexico. If you're already living here, this chapter can serve as a means to reflect upon and redefine your priorities and reorganize your situations in Mexico, if necessary.

Deciding whether Mexico is right for you

Whether Mexico will suit you depends on a wide range of factors; some you might be able to foresee, and others you will not be able to grasp until you come here and experience a life lived.

To have some idea about how you might cope with living in Mexico, you ought to have visited the country, probably more than once. Although there are success stories involving 'love at first sight' and impulsive decisions that led to a successful long-term residency, don't underestimate the effort it takes to adopt Mexico as your home country: a chapter later in this part of the guide, about settling-in to Mexico, will address this matter in detail.

You may not have a choice in the move: perhaps your company is relocating you to Mexico temporarily or permanently. If this is the case, the resources in this guide will help you to get a thorough grounding in Mexican culture and prepare you ahead of time for your move to Mexico.

If you know Mexico already, then you are likely to have a clearer impression about what areas or regions in Mexico you might prefer to live in. Some people spend their first months or, perhaps, a couple of years traveling to various places in Mexico, renting homes along the way, to find a place that feels right for them. Others will research places to live (or get recommendations from friends or family), make a short-list, visit those places for a short while, and then decide which one to move to longer term.

The matter of choosing the right location for your needs is so important that this guide dedicates an entire section to identifying your true needs and considering those in relation to the places you are shortlisting for a possible move to there.

Some foreigners come to Mexico as a way of simplifying their lifestyle and reducing their costs. While you can live simply and affordably in Mexico, *financial reasons ought not to be the primary concern propelling your decision*: Mexico can be affordable and offers good value but is not the 'cheap' destination paraded by some magazines and websites; [our guide to the cost of living in Mexico](#) helps you to get in-depth insights and plan a sensible and realistic budget based on your lifestyle choices.

Spanish is Mexico's official language, and although English is widely spoken in certain places, to get the most from your lifestyle experiences in Mexico—to get full access to the culture, and to ultimately settle-in properly—you will need to learn the language. If you plan to live in Mexico, you should have or develop at *least a basic conversational level* of Spanish, and there is no better place to learn or improve



your Spanish than by being present here in Mexico. Mexperience connects you to [helpful resources and courses](#) you can take online and at language schools in Mexico.

Whether Mexico is right for you, only you and your partner/family can know—and you’ll probably need to come here and live for a while to learn the answer to that question. Through research you can begin to make informed choices and commit to or abandon certain intentions with more confidence.

FURTHER INSIGHT

- ❖ [Finding your place in Mexico](#)
- ❖ [Latest articles about lifestyles in Mexico](#)
- ❖ [Simple living in Mexico](#)
- ❖ Free eBook: [Guide to Social & Business Etiquette in Mexico](#)
- ❖ Free eBook: [Guide to the cost of living in Mexico](#)
- ❖ [Learning Spanish](#)
- ❖ [Resources for planning a lifestyle in Mexico](#)

Consider the motivations that propel you to move to Mexico

Why do you want to move—or why have you already moved—abroad? And why to Mexico?

It’s worth taking some time to reflect on what is motivating you to consider a move to Mexico. (Or what brought you to Mexico in the first place if you’re already here.)

Key themes and motivators

Common themes that motivate people to move abroad, and to Mexico in particular, include:

- ◆ part of a long-term strategy of reorganizing a life situation for an eventual retirement, or semi-retirement, abroad—often when children are grown-up, debts paid, and spare time is available;
- ◆ a desire to experience a different culture: for themselves, or as part of giving their children a wider perspective of living, lifestyles, and culture as they grow up;
- ◆ the pursuit of a better quality of life, influenced by factors including the cost of living, the climate and natural environment, cultural nuances, and reasons related to health and well-being;
- ◆ a work placement or secondment that brought them to Mexico by way of their employer’s request for them to move here;
- ◆ to move to a place that is familiar, and geographically close to their home country: many Americans and Canadians know Mexico through vacations or family trips they have experienced here throughout their lives;
- ◆ a need to create a change in their life circumstances; perhaps as a response to some major life event, e.g., divorce, illness, or some sudden or unexpected loss or shift that caused the person to reexamine their lifestyle needs and choices;



- some people come to a point where they realize that their life situations have become enormously complex and challenging; and moving to Mexico becomes part of an effort to simplify, down-size, and focus on a carefully considered set of redefined priorities—see the next heading in this chapter for more details about this;
- to convalesce after an illness, or to take time away on sabbatical to reflect on how to make significant lifestyle changes and experiment with what these changes might look and feel like.

Simplifying your lifestyle situations

Simple living is concerned with recognizing your priorities, defining what is most important to you, and reorganizing your life to focus on those things and, in tandem, release the excess and superfluous elements and situations which are crowding or impairing your life.

A surprising number of people cite ‘creating a simpler lifestyle’ as one of the key intentions that propelled them to move abroad to start over with a fresh perspective on life. Mexico offers choices for people who want to live more simply, and we have published articles that address matters related to creating simpler lifestyles for themselves and their partners/family here, and if that’s what you’re seeking, you don’t necessarily have to wait for retirement to consider pursuing a simpler lifestyle in Mexico.

FURTHER INSIGHT

- ❖ [Benefits of living simply and affordably in Mexico](#)
- ❖ [Latest articles about living simply in Mexico](#)
- ❖ [Living in Mexico without a car](#)

Mexico lifestyle consulting and relocation planning

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The foundational choices of your decision making

Most of the detailed choices that you’ll make as you consider a move to Mexico tend to be ‘peripheral’ matters; that is, they are everyday minutiae that are most often defined by specific circumstances and in most cases will not influence or impact the *overall strategy and rationale* for moving here.

Periphery matters might include things like whether to bring certain domestic appliances, accessories, or furniture with you or whether you’ll buy new when you get here.

However, some choices are *fundamental*, and, like the foundation stones of a building, these choices will determine what you can subsequently build within your framework from here on; and if you discover



after the fact that you made a sub-optimal choice concerning something fundamental, it could cost you a lot more time, effort, and money to reorganize.

It's therefore prudent to consider the fundamental choices you need to make as you consider a move to Mexico. While everyone's situations and lifestyle priorities have distinct characteristics, there are a handful of matters which tend to be universally fundamental early in the decision-making cycle.

Timescales and level of commitment

If your move to Mexico is intended to be tentative or experimental, or only part time —perhaps to get away from the cold during the winter months, or as part of a period of reflection in your life— you are likely to maintain 'structures' in two countries: for example, you may own a home and rent in Mexico, returning to your home country for certain seasons; or you might avoid making certain types of commitments in Mexico, e.g. buying a house here. Beware that this type of to-and-fro lifestyle takes good planning, as well as considerable effort and resources; moreover, it can become *tiring over time*.

Some people decide to make a 'clean break' with their life situation in their home country, sell their home if they have one, and their personal goods, and move to Mexico in earnest as means to motivate themselves to make things work: problems and challenges will inevitably arise, and being committed is a constructive way to find pathways through the difficulties. Being clear about your commitment level and timescales will help you to focus on what is important and will also influence some of the other fundamental decisions you have to make.

FURTHER INSIGHT

- ❖ [Practicalities of living part time in Mexico](#)
- ❖ [Time limits on visitor and residency permits](#)

Location to live in Mexico

Where in Mexico do you want to live? Mexico offers a wide variety of locations, which in turn offer distinct types of topography, climate, and amenities.

Pausing to carefully consider the location you will go to is time well spent and patience well applied— especially if you intend to buy a home. Part Three of this guide summarizes a list of key locations to discover and consider. Also review the links in the Further Insight section, below, about matching your location with your lifestyle needs, and connect to Mexperience guides and articles about choosing a place to live.

FURTHER INSIGHT

- ❖ [Matching your lifestyle needs with your location](#)
- ❖ [Finding suitable accommodations](#) [chapter in this guide]
- ❖ [Deciding where in Mexico to live](#) [chapter in this guide]
- ❖ [Discovering places to live in Mexico](#) – latest articles with practical insights and highlights of places



Legal residency

Some people have been staying longer term in Mexico as ‘perpetual visitors,’ using a [visitor permit](#) to live here indefinitely. However, [recent changes to the way visitors are admitted](#) is making this more difficult, and perhaps impossible in some cases.

Exploring your routes to legal residency is therefore a fundamental aspect of your decision-making, and you ought to be clear about what type of residency permit you would like to apply for, (considering also what type you may qualify for), before committing to move here. If you intend to bring your foreign-plated car with you, note that only people on Temporary Residency permits can import these cars; if you apply for and are granted Permanent Residency, you will not be able to import your foreign-plated car. There are more details about this in the Further Insight section, below.

FURTHER INSIGHT

- ❖ [Obtaining legal residency in Mexico](#) [chapter in this guide]

Accommodations

Some people choose to rent for a year or two before they commit to buying a home in Mexico; whereas others will take a temporary rental for a brief period while they scout for a home to buy locally; some people choose to make an investment in a home purchase right away. Some people move to Mexico and rent a home long-term, instead of buying a property.

Renting gives you additional flexibility but carries drawbacks in terms of choice of property types available and protocols (many rentals don’t allow pets, for example); buying enables you to find a place that is more precisely suited to your lifestyle needs and encourages you to settle in the location you have chosen. It might also be sensible to buy sooner in a place where the market is buoyant, and prices are rising.

This guide contains a complete chapter about finding suitable accommodations in Mexico, including renting, buying, owning, and selling property here. That chapter also connects you to our free eBooks about matters related to real estate in Mexico and which help you to consider the choices in-depth.

FURTHER INSIGHT

- ❖ [Finding suitable accommodations in Mexico](#) [chapter in this guide]
- ❖ Our [Home Finders service](#) can help you to find a home to buy in Mexico

Services, amenities, and connections

Depending on your life stage and lifestyle choices, the services, amenities, and connections you want, or must have, can vary tremendously—but it’s essential that you identify them. Read our article about [matching your lifestyle needs to your location](#) for details about this; key matters to consider are:

- the location you choose to live and rent or buy a home in (and the *locale* within that location) should have the *key services* you identified you need close-at-hand, for example, medical care if you have a pre-existing condition that may require immediate assistance;



- amenities you want or need regularly should be nearby too: this could include stores, restaurants, social centers, or other places of interest that form *key parts* of your life's activities and priorities;
- if you have children, you should consider what they need in terms of schooling, sports activities, and community events—and ensure these are available and not too far away from where you live;
- the location should suit your need for community connections: local interest groups—whether those are with other foreign residents, Mexican neighbors, or both;
- if transport links are important to your lifestyle, you should consider these too: some places to live in Mexico are idyllic but remote, especially more rural places—so plan accordingly.

FURTHER INSIGHT

- ❖ [Deciding where in Mexico to live](#) [chapter in this guide]
- ❖ [Living & Retirement essentials](#) [chapter in this guide]

Whether you will work in Mexico

If you're not planning to move to Mexico to retire, you'll need to consider whether you intend to work here, in what capacity, and how. Getting a work permit without a formal job offer from an established company is not easy. Self-employment options are available. Our articles about working in Mexico, and our detailed free eBook guide to working and self-employment in Mexico provide detailed insights and guidance.

FURTHER INSIGHT

- ❖ Free eBook: [Working & self-employment in Mexico](#)
- ❖ [Latest articles about working in Mexico](#)

Cross-check of your intentions and priorities

When you have taken time to consider what is motivating you (or what events or situations are driving you) to move to Mexico, and you have made decisions concerning the fundamental choices, you should consider your priorities. Key things to cross-check in your thinking include:

Realistic motivations

Are your motivations *realistic* and driven by a desire to create a new lifestyle based on the things that are important to you and those closest to you? Making choices based on fear or misunderstanding, on a desire to run away from something, or through refusing to face matters and issues that will inevitably follow you to Mexico, does not create a good foundation for cultivating a new lifestyle abroad, in any foreign country.

Considering your partner and family

If you're in a relationship, or have a family, is your *partner feeling comfortable* about the idea of moving to Mexico and the choices you are making? How will *support your children* through the changes? Some



couples might assume that the other person's desire to move to Mexico is as strong as the one leading the intention; and couples might also find that one partner adapts much more easily to Mexico than the other, even when both partners have genuine intentions about moving here. These issues can fracture your lifestyle intentions and even break relationships without consideration at the planning stage. If you have minor children, the decision is ultimately yours, but you will need to be mindful of their needs and prepared to support your offspring through the changes and the inevitable challenges they will face as they join new schools, make new friends, and grapple with Spanish perhaps as a secondary or foreign language.

A suitable location to live

Will the location you have settled on suit your lifestyle needs and intentions? Places that are great to visit on vacation might not be the place you want to live. Locations that appear ideal in the rain season might be quite uncomfortable in the dry season. If you chose a place that doesn't have any secondary schools suitable for your (now) young children, that can cause logistical challenges when they grow a bit older. Our articles in the section about finding places to live address these types of issues.

Suitable accommodations for your needs

What type of accommodations are you considering? Whether you rent or buy, finding the right house in the right location and moreover in the *right neighborhood* can strongly influence how your experience unfolds in Mexico—especially in the early years. Your accommodations will ideally be situated in the right location for your lifestyle needs (a fundamental choice), and surrounded by the services and amenities you need and want, as well as having easy access to things you have identified as being most important—social connections, community, schools, transport links, etc. Part Three of this guide summarizes a list of key locations to discover and consider.

Your readiness to adapt

How adaptable are you (and your partner if relevant)? Moving to a foreign country will place demands on your patience and your social and bargaining skills. Our [series about essential skills for expats](#) addresses the key matters foreign residents should consider as they move and settle into a new life in Mexico.

FURTHER INSIGHT

- ❖ [Essential skills for expats in Mexico](#)
- ❖ [Resources for planning a lifestyle in Mexico](#)

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Obtaining legal residency to live in Mexico

The issue of residency permits is a key factor to consider as you plan a move to Mexico.

If you're retired or financially independent, there are straightforward ways to apply for residency permits based on [economic solvency](#).

If you are of working age and want to earn a living in Mexico, you will need to satisfy the Mexican authorities that you have an income from a foreign company or that a Mexican company is sponsoring you.

There are various routes you might take to acquire legal residency with and without work permissions, and you can find details in the Further Insight section below, including a link to our free eBook about Mexico visas and immigration.

In broad terms, if you plan to live in Mexico but do *not* want to take up permanent, long-term, residency then you should choose the Temporary Resident permit. However, if your intention is to take up permanent, long-term residency then you should try and apply for a Permanent Resident permit. (If you don't qualify for a permanent residency right away, you may apply for temporary residency and exchange this for permanent residency status after four *consecutive* years of living in Mexico.)

Learn more about the differences between Temporary and Permanent residency in the Further Insight section, below.

Consider using our [Mexico Immigration Assistance Service](#), that offers personalized consultancy by telephone, email, and text for an affordable fixed fee.

FURTHER INSIGHT

- ❖ [Changes to time allowed on Mexico visitor permits](#)
- ❖ [Routes to legal residency in Mexico](#)
- ❖ [The difference between temporary and permanent residency](#)
- ❖ Free eBook: [Mexico Immigration Guide](#)
- ❖ [Latest articles about immigration and legal residency in Mexico](#)



Deciding where in Mexico to live

Choosing a location in Mexico to live is a foundational decision, and a key milestone in your planning.

Some people who know Mexico and have been visiting here for many years may have a clear idea about where they want to live. The place is known to them, they might already have an established network of acquaintances, friends, and contacts there; they are probably familiar with the location and the areas surrounding it, and they might even own a home there already which they have been using for extended visits without having moved to Mexico to live full-time.

Others may have some outline thoughts and ideas about the different regions, and some limited experience of having visited some places in Mexico. Some people will be approaching Mexico for the first time, with little or no prior knowledge of the country.

Part Three of this guide summarizes a list of key locations to discover and consider. This section of the guide highlights key factors and choices to contemplate as you consider short listing potential places to live or considering whether places you already know will be suitable for your lifestyle needs.

Key factors when you're seeking places to live in Mexico

For many people, choosing a place to live in Mexico can be something of a blank canvass. Our detailed article about [matching your lifestyle needs with your location](#) provides helpful foundational guidance that will help you to consider places beyond their notoriety or current popularity.

Key factors are summarized in the section below; and by connecting to our related articles and eBook guides, you'll be able to begin your search in earnest for potential places to live here.

Climate and seasons

The climate and seasons are key factors you should consider when you're exploring potential places to live in Mexico. Places you visited on vacation might be fine for short periods, or during certain seasons; ideally, seek out locations that offer climates which will be agreeable to you and your intended lifestyle activities year-round. Our article, [land of three lands](#), explains Mexico's three principal climate zones, and our article, [hot coasts, cool colonial cities](#), describes the contrasts between living along the coastal plains and living in the highlands.

FURTHER INSIGHT

- ❖ [Choosing your climate zone in a land of three lands](#)
- ❖ [Hot coasts, cool colonial cities](#)
- ❖ [Learn about adapting to climates and seasons in Mexico](#) [chapter in this guide]

Consider the topography

Also consider the topography—the terrain matters because it affects climate, accessibility, and practical matters like getting around and adjusting to living at elevation. Mexico's beautiful mountain towns are quaint and picturesque, but some of them are literally built-in to the side of a mountain and feature steep roads and sidewalks. In some mountain towns, houses are constructed on several 'terraced levels' to compensate for the steep terrain on which they are built. The beautiful colonial cities of Guanajuato and



Taxco are good examples of this. If you have or develop any mobility issues, these sorts of places can be, or become, physically challenging to live in. You might also to consider how you will cope with living at elevation; most people can adjust to living in thinner air, but you should keep this in mind if you're moving from a low-elevation area to living a mile or higher up on a mountain.

FURTHER INSIGHT

- ❖ [Mexico's topography: a land of three lands](#)
- ❖ [Living at high elevation](#)
- ❖ [Mountain living: benefits and considerations](#)
- ❖ [Learn about adapting to climates and seasons in Mexico](#) [chapter in this guide]

Urban, semi-urban, and rural locations

Another key element to consider is whether you want to live in an urban, semi-urban, or rural location in Mexico. Mexico's cities offer all the services and amenities most foreign residents need and are also the most crowded. Semi-rural locations are generally small towns within a 30-to-60-minute drive of a big town or city. Rural Mexico is unlike rural towns and villages in the US and Europe, for example; it offers some outstanding opportunities for picturesque countryside living, but it will require you to make some compromises and organize your lifestyle routines somewhat differently than if you are in a larger town or city. Our article about the charms and compromises of rural living in Mexico offers you a detailed description of the key matters you need to evaluate.

FURTHER INSIGHT

- ❖ [Matching your lifestyle needs with your location](#)
- ❖ [Countryside and rural living: the charms and compromises](#)

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The value of good a real estate agent

Working with a local real estate agent, especially when you're buying a home, can be a worthwhile investment. Local agents carry a wealth of local knowledge, the best ones have lived and worked at the location they represent for several years or more. A good local agent can apply their experience to give you invaluable insights and assistance in finding a home, *and settling-in* by connecting you to local



contacts and helping you to make new acquaintances some of which might evolve into new friendships. Our free eBook about working with real estate agents in Mexico provides in-depth guidance.

FURTHER INSIGHT

- ❖ [Latest articles about realty agents in Mexico](#)
- ❖ Free eBook: [Guide to working with realty agents in Mexico](#)

Speaking Spanish is important, regardless of location

It's quite hard to live in Mexico and operate effectively on a day-to-day basis if you don't speak at least some Spanish. Living in or near a community of foreign residents will provide you with an immediate support network and there will be people there who can 'show you the ropes' and interpret for you if you are new in Mexico and speak little or no Spanish to start.

Being able to converse in the local language offers access to the culture and enriches your overall experience of any foreign country. You will enjoy Mexico a lot more if you take some time to learn, or improve, your Spanish language skills.

Mexperience offers resources including an entire series of articles that help you to get acquainted with the context and nuances of Mexican Spanish language in everyday usage, and shares connections to language learning online, and at schools in Mexico.

FURTHER INSIGHT

- ❖ [Learning or improving your Spanish](#) [chapter in this guide]

Choosing between expat, local, and gated communities

When you have chosen a location to move to in Mexico, you will have three broad choices regarding the *type* of community and neighborhood you live in; these are:

- to live among other foreign residents, in well-established locations that are popular and often concentrated with other foreign residents; or
- to live as part of a gated community that is most likely to be home for a mix of foreign residents and Mexicans; or
- to live in traditional local Mexican neighborhoods.

Expat community locations

If you choose to live in a location that is popular and well-established with other foreign residents, — Lake Chapala, San Miguel de Allende, and Puerto Vallarta are prime examples— you'll likely find yourself living in a neighborhood or area that has a relatively high concentration of other foreign residents living there, too. This can provide excellent social and practical support, especially during your settling-in



period, and can be enormously helpful as you begin to make new acquaintances and friends and need advice about contacts for services and amenities that you want or need locally.

You also have the advantage of moving into a mature community that has well-structured and organized groups and local societies that address many of the needs and interests of foreign residents. They also provide helpful opportunities to meet socially with people who share your language and culture.

Many foreign residents move to these well-established places and cultivate thriving lifestyles there; you are likely to pay a premium for property (rentals and purchase) and a potential risk of creating a lifestyle in these places is that you might settle yourself into some form of ‘lifestyle bubble’ that is somewhat removed from everyday Mexico and by design limits your social circles—but it doesn’t have to be this way; plenty of people enjoy the benefits of living in foreign communities *and* integrate constructively with local people, culture, and events. Learning (or improving) your Spanish is a key skill if you want to avoid living in a bubble.

FURTHER INSIGHT

- ❖ [Locations to live – most popular](#) [chapter in this guide]
- ❖ Article series: [Essential skills for expats in Mexico](#)
- ❖ [Learning or improving your Spanish](#) [chapter in this guide]

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Living in gated communities

Regardless of whether you live in a location that has an established community of foreign residents already living there, or somewhere less popular with foreigners, most towns and all cities offer the choice of living in a ‘gated community’—a private complex of residential homes that might also feature some shared spaces for social gatherings and other residential amenities like swimming pools, children’s play areas, sports facilities, gyms, and roof gardens.

Most condo units are part of a gated community. Our free eBook Guide to Real Estate in Mexico describes the types of homes available in Mexico, including those inside gated communities; and our free eBook about Realty Developments describes gated communities in detail. See the links below to download these.

These gated communities offer several advantages, especially regarding management and security as most of the matters related to maintenance, utilities, and upkeep are managed on behalf of the owners (or tenants) in exchange for a monthly Homeowners Association (HOA) fee.



The ratio of foreigners to Mexicans living in gated communities varies greatly and depends on the location, the locale, and the gated community itself. If there is a strong contingent of foreign residents living there already, you might find connections there to expat groups, societies, and events through meeting your neighbors and local notice boards or private online social media groups run by the residents.

In gated communities where foreign residents are not highly concentrated, you can still make new connections and get involved in local community activities through meeting your new neighbors, kindling acquaintances, and developing new friendships. Being neighborly is also an ideal way to improve your Spanish and many Mexicans enjoy talking with foreigners so that they can practice and improve their English.

FURTHER INSIGHT

- ❖ Free eBook: [Guide to Real Estate in Mexico](#)
- ❖ Free eBook: [Guide to Real Estate Developments in Mexico](#)
- ❖ Free eBook: [House Maintenance and Home Security in Mexico](#)

Living in local Mexican neighborhoods

Some foreign residents seeking a place to live in Mexico might consciously make a choice to avoid places that already have strong contingents of other foreign residents living there; choosing instead to seek less popular places and to live in traditional Mexican neighborhoods where few other foreigners are likely to live in the immediate vicinity.

Most (but not all) foreigners who choose to live within the heart of a local Mexican community will know Mexico already, and their choice of community will come about either through knowing the location where you've chosen to live, or perhaps through having rented a home locally for a while and explored potential local options before deciding.

Some people who move to Mexico are more intrepid and carry within them the motivation and character to beat a new path for themselves and thrive without the need for a location already established by foreign residents, or within the managed structure of a gated community. They might or might not know Mexico well; and some might live with Mexican partners or family here, which facilitates a move into a less structured environment.

Property prices (rentals and purchases) are generally lower in local Mexican communities than in locations already settled with a high concentration of foreign residents as well as gated communities that are popular with foreign residents, even in less popular areas, and offer a 'managed' living experience.

Cultivating a lifestyle within a Mexican local community will require you to have a good-enough command of the Spanish language to be able to operate, especially regarding finding a house to rent or buy locally and maintaining that property—that you will also have to manage yourself. Our guide about home maintenance and security offers in-depth practical tips for doing that.

You'll also need to assimilate Mexican social culture more quickly, and possibly without the aid of other foreign residents nearby providing their personal experience and guidance; our free eBook guide to social etiquette offers an excellent primer.



FURTHER INSIGHT

- ❖ Free eBook: [House Maintenance and Home Security in Mexico](#)
- ❖ Free eBook: [Guide to Social and Business Etiquette in Mexico](#)
- ❖ Places to live – [Emerging](#) and [Underexplored](#) [chapters in this guide]

Factors that may influence your location shortlist

When you have read the materials in this guide and undertaken some research of potential places to live, the next logical step is to compile a shortlist of places that you would consider moving to in Mexico. Most people's shortlist will likely be influenced by these significant factors:

Familiarity

Familiarity of the location(s) and area(s) is important. If you have visited the location before, and recently enough, —perhaps on vacation— you will already have a feel for the place, and possibly a sense about whether it might be suitable as a place to live, work or retire. Some additional research to discover its *year-round climate* (not just the seasons you have experienced there) and how it compares to your lifestyle intentions and requirements, will help you to determine whether any places already familiar to you in Mexico might be potential options for a location to live.

Environment type

Having established whether you want to live in an urban, semi-urban, or a rural location, you can further refine your options and filter your list on that basis.

Coastal plain or colonial highland

If you have decided that you want to be on or near the coast, or living inland at elevation, then that will provide another filter to narrow your choices; if you are open to coast or inland (highland) living, then your ultimate choice is likely to be determined by other factors —for examples, the availability of local services and amenities, community connections— instead of climate.

Health, amenities, accessibility, communications, and schools

Other key factors you ought to consider include local access to health and clinical services, (especially if you have an existing medical condition and may require urgent assistance); access to local amenities that are important to you, e.g., stores, gyms, leisure or community facilities; proximity to transport hubs if you intend to travel a lot, e.g., airport; access to reliable telephony and internet services, especially if you intend to work professionally from home; and the availability of educational establishments if you have school-age children.

Exploring places to live in Mexico

Part three of this guide summarizes a list of key locations to discover and consider. The references below offer connections to helpful and insightful articles and guides that can help you to carefully consider significant matters as you discover and explore places to live in Mexico, consider key decision-making factors and, using that knowledge, compile a shortlist of locations to consider.



FURTHER INSIGHT

- ◆ [Matching your lifestyle needs with your location](#)
- ◆ [Discover places to live in Mexico](#)
- ◆ [Mountain living in Mexico](#)
- ◆ [Hot coasts, cool colonial cities](#)
- ◆ [Countryside and rural living in Mexico](#)
- ◆ [Living at elevation](#)
- ◆ Free eBook: [Guide to Real Estate in Mexico](#)
- ◆ Free eBook: [Guide to Real Estate Agents in Mexico](#)
- ◆ [Locations for living and retirement in Mexico](#) [chapter in this guide]
- ◆ [Living and retirement practical essentials](#) [chapter in this guide]

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Finding suitable accommodations in Mexico

When you have decided on a place in Mexico where you intend to live, your first task will be to scout for and find a home to live in—unless you are among those who already knew where you were moving to and have accommodations organized either through local contact networks, or through having purchased a home there already. Most foreign residents who move to Mexico need to find a place to move into.

How long you intend to stay will also affect some of the choices you make regarding your accommodations. If you know that your stay is going to be short, for a specified term (e.g., as part of a work placement or project), or know that you'll be here intermittently, perhaps renting a house or apartment will be your best option. However, if you plan to stay longer, or if you plan to retire here indefinitely or with frequent visits each year, then a property purchase could be a more prudent choice. The choices you make will also depend on your specific situation and your financial means.

Renting before buying

If you do decide to buy property in Mexico, you might consider renting first to get a feel for the area(s) you're thinking about moving into, before committing to a place or neighborhood. If you already know the area you want to live in from previous experiences, you might only rent for a brief time in temporary accommodations while you scout for and buy a property in Mexico. Some people buy soon after they arrive, perhaps on impulse, although most people rent at least for a short while beforehand.

Mexico's house rental market

Most people start out by renting in Mexico, and we recommend that anyone moving to Mexico begins by renting in the first instance—if only on a temporary basis—unless you know the area you are moving to well and have specific reasons for buying from the start.

Renting property gives you flexibility, that can be helpful, although you'll have to purchase a house in Mexico to benefit from the widest choice of property types available and obtain a dwelling space that suits your needs in detailed ways which rented properties are unlikely to be able to. Renting property might also place other restrictions upon you; for example, many rentals don't allow pets.

Rental properties are plentiful in Mexico, but the practicalities of finding a decent rental that is adequate for *your needs* takes time and effort, patience, and a degree of luck in respect of the listed properties during the timeframe that you are scouting the market. Some real estate agents will help you scout for properties, although many agents prefer to only deal with property purchases and sales because the income available to them from rentals is materially lower than income generated from property sales. If you intend to rent before you buy, let the agent know this, because some agents who don't normally deal with rentals are sometimes prepared help potential *future buyers* to rent something in the near-term.

FURTHER INSIGHT

- ❖ Our article about the [practicalities of finding a house to rent in Mexico](#) describes the rental process in detail and offers guidance and advice if you intend to rent a house
- ❖ Our section about [property rentals in Mexico](#) brings together the latest articles related to renting
- ❖ Free eBook: the [Guide to Real Estate in Mexico](#) contains a complete chapter about property rentals.



Buying a house in Mexico

People with longer-term intentions trend toward buying a property as soon as practical, as it can represent a better investment over the long term—provided that you [choose wisely](#), that includes settling in a location that properly suits your lifestyle intentions, and that you don't overpay for the property. It's better to buy less house in an optimum location than more house in a sub-optimal location.

Buying also gives you a *much* wider range of options than renting and enables you to shape the living spaces as you'd like them. It might also be sensible to buy sooner in a place where the market is buoyant, and prices are rising.

Choosing to buy a property in Mexico enables you to find a place that is more precisely suited to your lifestyle needs and can also encourage you to 'put down roots' in the location you have chosen—this is related to the [level of commitment](#) we described in an earlier chapter of this guide.

Mexperience offers extensive articles and guides about real estate in Mexico that help you to discover the property market here, whether you are a buyer, an owner, or a seller.

FURTHER INSIGHT

- ❖ Free eBook: [Guide to Real Estate in Mexico](#)
- ❖ Free eBook: [Guide to Mexico's Realty Developments](#)
- ❖ Free eBook: [Guide to Eco Homes in Mexico](#)
- ❖ [Latest articles about real estate in Mexico](#)

Financing a property purchase

Many people moving to Mexico have capital available to them to purchase a home here —especially retirees— through investments and savings, or with equity that has accumulated in their existing home. However, some people moving here might need or want to finance a home in Mexico. Most foreign residents who buy property in Mexico do not need or seek credit, although real estate financing in Mexico is available through various specialized finance houses. Our free eBook, the guide to real estate in Mexico, includes a complete chapter about real estate finance.

FURTHER INSIGHT

- ❖ Free eBook: [Guide to Real Estate in Mexico](#)

Owning a house in Mexico

Home ownership is a responsibility, whichever country your property is located in. Once you have moved to Mexico and taken possession of your home, whether you own your property in Mexico or are just renting it, there will be certain matters to organize and deal with on a regular basis to keep your house properly maintained and secured when you are home and away. With some local insights and forward planning, the maintenance and security of your home in Mexico should pose no major headaches or inconveniences.



Mexperience publishes a comprehensive free eBook guide written to help stay ahead of the curve with tips and practical knowledge to help you manage your home in Mexico, keep it secure and prevent your Mexican home from falling into disrepair.

Topics in the free guide include:

- Moving house
- How to hire domestic help
- Managing water and utilities
- Heating & Aircon
- Dealing with waste
- House repairs
- Securing your home
- Security systems and insurance
- Keeping unattended properties safe

FURTHER INSIGHT

- ❖ Free eBook: [Guide to Home Maintenance and House Security](#)

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Insurance for your home in Mexico

You'll need to consider insurance for your property in Mexico, too. Mexico is subject to hurricanes (if your property is near the ocean) and earthquakes (whether you're by the sea or inland) and it makes sense to protect your investment with an adequate home insurance coverage plan to protect your asset as well to cover you against third party liabilities, e.g., a tree falling onto your neighbor's property and causing damage or injury.

FURTHER INSIGHT

- ❖ Free eBook: [Guide to Real Estate in Mexico](#) — includes a full chapter on home insurance
- ❖ [Latest articles about home insurance in Mexico](#)
- ❖ [Get a quote: find out how much home insurance costs in Mexico](#)



Selling a house in Mexico

When you eventually come to sell your home, there are different routes to market, agents to consider, processes to follow, and paperwork to organize. Our free eBook about real estate in Mexico includes a full chapter dedicated to helping home sellers.

FURTHER INSIGHT

- ❖ Free eBook: [Guide to Real Estate in Mexico](#)
- ❖ [What's propelling the value of Mexican real estate?](#)
- ❖ [Costs and taxes of selling property in Mexico](#)
- ❖ [Exchange rates and capital gains tax on your Mexican home](#)

Working with a local realty agent

Finding and working with a local realty professional can be a worthwhile investment. A well-established agent will be able to provide you with insights into the local area and community, brief you about locales and neighborhoods that could be appropriate (or otherwise) for your needs; and when you buy a house with the help of an agent, they might also assist you by connecting you to local groups, associations and perhaps even new acquaintances that could become friends. We publish detailed information about working with realty agents in Mexico, and our Mexico Home Finders assistance service helps to connect you with an agent in the town or city where you want to move to.

FURTHER INSIGHT

- ❖ Free eBook: [Guide to working with realty agents in Mexico](#)
- ❖ [Latest articles about realty agents](#)
- ❖ [Mexico Home Finders: connect with a local realty professional in Mexico](#)

Mexico Home Finders

When you intend to buy a house in Mexico, [Mexico Home Finders](#) connects you to one of our associates at locations across the country—real estate professionals who can help you to find your home, and help you to settle-in to the local community.

FURTHER INSIGHT

- ❖ [Mexico Home Finders: helping you to find a home in Mexico](#)



Renting out your Mexican home

If you plan to rent out your Mexican home, in part or in its entirety, Mexperience offers helpful articles that share insights about this, and our guide to real estate includes a chapter about renting.

FURTHER INSIGHT

- ❖ [Offering shared rental spaces in your Mexican home](#)
- ❖ [Online marketplaces to rent out your home](#)
- ❖ [Make sure you know who's renting your home in Mexico](#)
- ❖ [Latest articles about renting property in Mexico](#)
- ❖ [Real Estate Assistance services](#)

Free eBooks related to property

Mexperience publishes a series of free eBooks to help you learn about choices for accommodations and property in Mexico and connects you to local contacts and resources.

FURTHER INSIGHT

- ❖ Free eBook: [Guide to the Cost of Living in Mexico](#) – contains chapters that describe typical costs for home rentals and links to helpful resources, including web portals that list properties for rent and for sale in Mexico, as well short-term accommodation options
- ❖ Free eBooks related to real estate:
 - [Guide to Real Estate in Mexico](#)
 - [Guide to Realty Agents in Mexico](#)
 - [Guide to Home Maintenance and House Security](#)
 - [Guide to Mexico's Realty Developments](#)
 - [Guide to Eco Homes in Mexico](#)

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Moving and relocation logistics

When you have defined your lifestyle intentions, determined that Mexico is a good fit for you, considered and made key choices that will underpin your intentions, and organized your residency permit, you'll begin the process of physically moving to Mexico.

This chapter contains helpful insights and practical information about the logistics of your move, including how to import your personal belongings, a detailed checklist of logistical matters you need to consider for your move, finding schools for your children if relevant, and tips for settling-in to Mexico.

Moving your personal belongings to Mexico

You can have all your personal belongings (including furniture) imported into Mexico free of any duty if you have a Temporary or Permanent residency permit in Mexico. (Mexican nationals can also import their personal goods tax-free if they are returning home from living overseas.)

A special, **one-time**, import process offers foreign nationals a dispensation, processed through a Mexican consulate, whereby the applicant submits a *Menaje de Casa* list, and imports those items without the imposition of any taxes or duties. Various rules, restrictions and exemptions exist regarding the domestic items that can be brought into Mexico duty-free. Read the article on Mexperience about [importing your personal goods](#) for details.

Move guide and relocation checklist

Once you have taken the decision to move to Mexico, there will be a plethora of things to take care of and prepare for your move here. This chapter provides a **detailed logistics planning guide** and comprehensive relocation checklist to help you plan and organize your move and create your own personalized relocation checklist.

Preparing for your move to Mexico

There will be a substantial amount of planning and organizing to do before you leave your home country and arrive to settle in Mexico.

The exact details of your plans will vary depending on your own circumstances. A key factor that will influence the complexity of your move include whether you are moving by yourself or with a partner; whether you are moving with minor children, and whether other family members will be moving with you, too.

This chapter of the guide gives you a practical checklist of items that need to be considered and taken care of over a **three-month timescale** leading up to your moving day.

The list in this guide covers many practical aspects of moving to Mexico and will help you to create a personal checklist of tasks for your individual situation.



Moving to Mexico checklist: 3 months to move day

Here is a checklist of items and activities to organize **three months** before your planned departure date:

Travel documentation

Ensure that you and all members of your family have passports and that you applied for your residency permit to live (and if necessary, work) in Mexico. Some employers will take care of the work permit for you, but if you are moving independently, or to retire in Mexico, then you will need to take care of this yourself. Be sure that you can fulfill the requirements needed to qualify for a residency permit—our article about obtaining legal residency in Mexico describes the principal routes and requirements. If you need additional assistance, consider the Mexico immigration assistance service.

- ❖ [Documentation required for travel and entry to Mexico](#)
- ❖ [Routes to obtaining legal residency in Mexico](#)
- ❖ [Mexico immigration assistance service](#)

Passport validation

We recommend that your passport(s) be valid for *at least* six months from the date when your residency visa is issued; this is because the visa itself is valid for six months and the consulate may refuse your application if your passport expires in the interim period. **Check the expiration date** on all relevant passports and if they are due to expire soon, you may need to renew them before you submit your residency application to the Mexican consulate.

- ❖ [Procedures for entering and leaving Mexico](#)

Driving license

Mexico does not require you to have an International Driver's License, so you can take your home country license with you. Once you are in Mexico, you may apply for a Mexican driving license if you want to. The procedures to apply for a Mexican driver's license vary from state to state; for example, in Mexico City, you simply complete some forms, present your residency permit, and pay the fees for your driving license to be issued. Check with the state where you plan to live for local procedures and fees.

- ❖ [Driving in Mexico—your road trip checklist](#)

Check electrical appliances

Make a list of the electrical appliances you plan to take with you to Mexico. Items working on low voltage, for example: laptops, iPads, and smart phones, etc. will usually adapt automatically when plugged-in in Mexico. If you live in the Americas, then your voltage will be identical to Mexico's (120v), and you can take big-ticket items with you if you want, e.g., TVs and refrigerators. However, you should carefully consider whether it's sensible to move heavy items or repurchase what need in Mexico. If you live in Europe or somewhere else where the voltage is 240v, you will need to leave most electrical items behind. A European TV will not work in Mexico either, as Europe uses the [PAL](#) (wiki) system and the Americas use [NTSC](#) (wiki).



Consider your pets

You can bring your cats and dogs to Mexico provided the veterinary paperwork is in order. Bringing pets *other* than cats and dogs requires an import license; and some species are banned.

- ❖ Read our [article about importing pets to Mexico](#)
- ❖ read the guide on Mexperience about [bringing your pets to Mexico](#) for full details and links to relevant authorities
- ❖ You can learn more about importing and keeping pets our [section about pets in Mexico](#)

Consider items to take and leave

Make a checklist of the items you would like to take with you and those you'll leave behind. Consider selling your items on eBay or via garage sale. Go around your home and physically look at all the items you need to consider; you probably have a lot of things you don't realize you have, and it won't be until you begin putting things to one side that you'll get a grasp on the extent of things which have built-up over the years. Don't forget the garage, sheds, attics, and cellars if you have them. If you won't be taking your pets, now is also the time to start arranging an alternative loving home for them.

Consider your real estate

If you own your home (or have it mortgaged) you will probably have decided by now whether to rent it out, sell it, or leave it empty. If you plan to sell it, then it ought to be on the market by now, unless you plan to delay the sale for some reason. If you plan to rent it, then you need to decide whether you'll rent it furnished or unfurnished and have arranged a local realtor to manage the rental while you are in Mexico. If you are living in rented accommodation, check your lease to see when it expires and how much notice you must give before you leave. We recommend that you don't give notice on your rented home, or agree to rent your home out, or close the sale of your house before your residency permits get confirmed by the Mexican consulate.

Consider your vehicles

If you have cars, trucks, boats, motorcycles, etc., then you need to consider what you will do with these. If you live in the USA or Canada, then it's feasible to move some or all of these to Mexico if you feel it's worthwhile; **however:** if you apply for and are granted permanent residency, you will **not** be able to import your foreign plated vehicles to Mexico using a temporary import permit (TIP); only residents on temporary resident permits may do this. Learn more about importing foreign-plated vehicles and applying for a TIP. If you don't live in the Americas, you will probably leave vehicles behind; the exception might be a sailboat you may want to sail (or have sailed) to Mexico. If you plan to sell your vehicle(s), then prepare to get them advertised.

- ❖ [Differences between temporary and permanent residency in Mexico](#)
- ❖ [Importing foreign-plated vehicles](#)
- ❖ [Learn about Temporary Import Permits for vehicles \(TIP\)](#)



Temporary accommodation in Mexico

If you will be staying in a hotel when you first arrive in Mexico, and you are moving during the high seasons (Christmas/New Year, Easter, and high summer) then book your temporary accommodations in advance.

- ❖ Find information about [temporary accommodations in Mexico](#) using Airbnb etc.
- ❖ Find practical [advice about finding a home for rent in Mexico](#)
- ❖ If you are planning to move straight in to a [rented house or apartment in Mexico](#), you should be making arrangements for that to happen as soon as your residency permit is confirmed
- ❖ If you are [buying a Mexican home](#) and you expect the sale to close in the next weeks or months, you should be in continual touch with your vendor and/or agent in Mexico

Relocation consultants

If you want someone to take care of everything for you—leaving you to pack your personal bags and just move yourself and your family—you can pay someone to pack everything up and manage the logistics as well as take care of the customs paperwork related to moving your personal goods to Mexico. If you are moving with your company, the firm may provide this service for you through a relocation consultant or a specialist department inside the company.

Moving to Mexico checklist: 2 months to move day

Here is a checklist of items and activities to organize **two months** before your planned departure date.

Get quotes from moving companies

Once you have decided what you will be taking and leaving behind and have created a list of the things to move, you'll be able to assess whether you need removals company to help you. If you plan to take things in suitcases (flying) or suitcases and boxes (driving) then you might be able to move some personal items yourself.

If you plan to move with a considerable number of household goods to Mexico, we recommend you hire the services of a removals company, as they'll take the weight off your shoulders and they'll also deal with the paperwork for the import of your personal goods. (We've heard cases of people getting their moving truck stopped at the border by customs and turned back because they didn't have the appropriate import paperwork.)

Contact at least two, and ideally three, moving companies and ask for a quote to have your personal items moved to Mexico. Choose well-established companies with a strong presence in the market. It's a good policy to always ask for references—and check the references out.

Read our article about importing your personal goods for details as well as links to removal companies and other relevant service providers.

- ❖ [Importing your personal goods to Mexico](#)



Traveling heavy or traveling light?

Depending on your circumstances, you may want to leave all your “big ticket” items behind (either by selling them or by placing them in storage) and travel light. You can rent furnished accommodation in Mexico or buy things you need when you get here: see the Mexperience Mexico cost of living guide for details living costs, including the purchase of homewares. An alternative is to store the things you want to keep, travel to Mexico light, arrange your accommodation and get settled-in, and then have your personal items moved to Mexico later. If you do this, keep in mind that, according to the import rules, you only have six months from the date you get your residency card to apply for your tax-free import via the *Menaje de Casa* procedure—see importing your personal goods, below.

- ❖ Free eBook: [Guide to the Cost of Living in Mexico](#)
- ❖ [Importing your personal goods to Mexico](#)

Accommodation and storage in Mexico

You should have worked out your accommodation strategy for arrival in Mexico by now. If you are shipping your personal goods to Mexico when you move, they will probably arrive after you; if you are using a *Menaje de Casa* to have your goods imported you will need to have your **residency card** (not visa sticker in the passport) for customs to release the shipment when it arrives in Mexico (your removals company will manage this and liaise with you). You’ll need to have a plan for the arrival of your items, lest you want to pay storage fees in Mexico—and note that customs’ storage fees are expensive. If you traveled light and left your items in storage back home, then you will have **six months** from the date you get your residency card to make the necessary arrangements for importing your personal items tax-free once you’re in Mexico.

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Importing your personal goods to Mexico

You may import personal items free of taxes and duties when you **hold a residency permit**, and you apply for a special inventory list known as a “*Menaje de Casa*.” This consists of a detailed inventory and current value of all your personal goods and which Mexican Customs (*Aduana*) use to process the shipment when it arrives in Mexico. According to the rules, you have **six months** from the date of getting your residency card to use this process; although some consulates *might* issue a *Menaje de Casa* after this time limit; for example, if you were waiting for your home to sell. Moving companies can help with the official paperwork of your goods and their second-hand resale value. While you can move your own goods across the border, we recommend you use a moving company as they know the bureaucratic ropes and will deal with the customs requirements.

- ❖ [Importing your personal goods to Mexico](#)



❖ [Temporary and permanent residency permits in Mexico](#)

Taking your vehicles to Mexico

If after considering what to do with your vehicles you have decided to take your car or other vehicles with you, learn more about importing foreign-plated vehicles and applying for vehicle import permit (TIP).

- ❖ [Importing foreign-plated vehicles](#)
- ❖ [Learn about Temporary Import Permits for vehicles \(TIP\)](#)

Getting ready for your road trip to Mexico

Our guide to driving in Mexico offers practical advice for driving on Mexico's roads; and our [latest articles about driving in Mexico](#) share helpful insights and advice. Be sure that your foreign-plated vehicles are [property insured](#) for driving in Mexico.

- ❖ Free eBook: [Guide to Driving & Road Trips in Mexico](#)
- ❖ [Road trip checklist](#)

Schooling for your children

If you have school-age children, you should be researching potential schools in Mexico for their schooling needs and making a short-list of potential schools to visit when you arrive in Mexico. If you are employed by a company, your relocation package may include this; if you are moving independently, you will need to research potential schools in Mexico for your children. You might draw up a shortlist and visit two or three upon your arrival in Mexico. Your country's foreign consulate in Mexico may be able to provide you with a list of private schools to contact.

- ❖ [Guide to schools and schooling in Mexico](#)
- ❖ [Foreign consulate offices in Mexico](#)

Make airline reservations

If you are flying to Mexico, now is the time to start looking at your flight options and making reservations. If you are taking pets with you, the airlines will have certain rules and regulations you need to follow.

- ❖ [Flights and air travel to and within Mexico](#)
- ❖ [Taking your pets to Mexico](#)

Change of address

Make a list of all the organizations you need to contact to tell them about your change of address. Arrange a holding and/or forwarding address in your home country if you still don't yet have a permanent address in Mexico.

Start to organize your personal belongings

Begin to segregate the things you will be keeping (for storage or transportation) from the things you will be disposing of. Begin to advertise items that you no longer use, and which may take longer to sell.

Residency permit reminder



Before you start to commit to spending money on removals, travel arrangements, etc. —and before you begin selling all the things you use regularly back home— be sure to get your [residency permit confirmed](#). Also, get-together all the important documents that you will need to take with you such as birth certificates, passports, marriage certificates, professional qualification certificates, etc. If you need help with your residency permit application, consider using our Mexico immigration assistance service.

- ❖ [Routes to obtaining legal residency in Mexico](#)
- ❖ [Mexico immigration assistance service](#)

Consolidate your financial arrangements

You may want to consolidate any financial arrangements you have in place; for example, you may want to pay-off or cancel certain credit cards, close bank accounts (or open new ones to support your activities in Mexico, e.g., savings or investments).

- ❖ Free eBook: [Money and Banking Services in Mexico](#)
- ❖ Read latest articles about [money and finances in Mexico](#)

Financial documents and tax affairs

Be sure to have all of your financial, banking, pension and investment papers organized and to hand: most applicants for residency need to show [proof of economic solvency](#). If you are employed (or run your own business) have bank statements and paystubs (if relevant) to hand in case you need them for your residency permit application, or renewal.

Note that you must declare the import/export of cash and other negotiable monetary instruments if the sum exceeds US\$10,000; there is no limit on the amount of money that may be brought in or taken out from Mexico but if the amount is over US\$10,000 you must declare it. If you are traveling *via* the USA into Mexico, you will also need to make a separate declaration of amounts over US\$10,000 to US Customs. Your home country, if not the US, might have a similar requirement when you leave.

You will need to consider your tax situation, as well. A qualified accountant will be able to advise you in detail about the best framework for your personal circumstances. You (or your accountant on your behalf) will need to contact your country's tax authorities to advise them of your intentions as part of your personal tax-planning program.

- ❖ [Financial criteria for residency in Mexico](#)
- ❖ Free eBook: [Money and Banking Services in Mexico](#)
- ❖ [Latest articles about your money and finances in Mexico](#)
- ❖ [Your tax affairs in Mexico](#) [chapter in this guide]

Arrange overseas voting rights

Many countries allow their citizens to vote in elections, even when they are living abroad. If you wish to continue voting for your home-country's elected officials while you are living in Mexico, check with your local authorities or your country's consulate in Mexico about how to register to do this.

- ❖ [Foreign consulate offices in Mexico](#)



Moving to Mexico checklist: 1 month to move day

This is going to be a busy month. All the preparation work you have been doing over the last sixty days will begin to come together very quickly over the next few weeks. Your last week (see next section) might be one of the busiest in your life.

Your passports and visas

Your passport(s) should have a residency visa sticker(s) ready to make the exchange from the visa to a residency card when you arrive in Mexico.

- ❖ [Documentation required for travel and entry to Mexico](#)
- ❖ [Procedures for entering and leaving Mexico](#)
- ❖ [Exchanging your Mexico residency visa for a card](#)

Your home residence

If you are renting, you should have given notice to the landlord or renting agent by now. If you are selling, then you are about to close or will leave the selling/closing to the realtor or other person to do on your behalf. If you are renting your home out, then you will need to make final preparations for your tenants to move-in after you leave. If you do not have the time to clean the house, hire the services of a professional cleaner and arrange for them to come in a day or two before you plan to vacate the property.

Your personal goods and belongings

You should be selling or donating your unwanted goods by now. The items you're taking to Mexico should be separate (perhaps in a spare room, garage, or rented storage unit) and you should have the removal and, if appropriate, storage of the items arranged and booked with the removals company.

If you are moving yourself, you should ensure that your vehicle will safely transport the items you are planning to keep or arrange to rent a vehicle that will cope. Return any borrowed goods to friends, neighbors, and other family members. If you are moving a lot of things, you should have your *Menaje de Casa* organized so that your shipment does not get detained or turned away by Mexican Customs.

- ❖ [Importing your personal goods to Mexico](#)

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Inform key people and organizations of your move

Now is the time to contact all the people and organizations on the list you've made to let them know you are moving. The list should include: your local authorities (e.g. municipality or council), your property management association (where relevant), all utilities, the telephone, cell phone and TV companies, banks



and financial institutions (including insurance), any physical-delivery of newspapers, magazines you have active (cancel or redirect the service), cancel any milk deliveries, the local library (and return any books), local clubs, gym membership, and other associations, your children's school (arrange for their last day at school, pick up any work and school certificates, report cards, etc.) and any clubs they attend, the car registration agency, the tax office, your vehicle breakdown service company, the family attorney and accountant and doctors (see medical below).

Medical records, prescriptions, and health coverages

Go to your doctor/clinic and get copies of yours and your family's medical records; also get copies of any prescription medicine you are taking if you will need to buy more in Mexico. You may want to have a last eye-test and dental *check-up* before your departure to Mexico, and thus not have to concern with those for a while. (Note that dental work is considerably less expensive in Mexico than in the US.) You can learn about options for health insurance in Mexico on Mexperience and get detailed information about health and well-being on our latest articles.

❖ [Latest articles about health and well-being in Mexico](#)

❖ [Options for health insurance in Mexico](#)

Run-down your food supplies

Begin to run-down your fridge and freezer in readiness for defrost; empty kitchen cupboards of dry goods; use up food and/or donate it to neighbors or shelters.

Begin the move out of your personal goods in earnest

Remove furniture and appliances you're selling or donating; encourage people to take delivery of items you no longer use now and try to negotiate late-pick up of items you might need until your last day, e.g., beds.

Begin to clear and empty out all cupboards and storerooms including the attic, basement, or cellar if your home has these. Your items checklist should make this process straightforward as you will know what you are keeping and disposing of.

Dismantle any furniture that will not easily transport when built. This is your final chance to sell goods and personal items you don't need—do some more advertising if you need to and reduce prices of things that have not sold to date; you might host a final garage sale.

Confirm final-week arrangements

Confirm your moving date with your removals company, cleaner, and any other critical service providers (e.g., your rental agency). If you are not taking your pets, begin preparations for their move to their new loving home; if you are taking your pets to Mexico, be sure you have all the paperwork in place and that you have the correct type of carry box or kennel to transport the pet(s) if you're flying.

❖ [Bringing your pets to Mexico](#)



Moving to Mexico checklist: 7 days to move day

Everything must come together this week; and you need to organize matters so that your move out of your property goes smoothly.

Prepare to vacate your current residence

Donate or recycle anything you have not been able to sell. Your freezer should be empty and defrosted. Remove all items you are not putting into storage or taking with you; segregate those items you are storing or taking (where possible), or label them for the removals company to collect.

Find new owners to look after your house plants: you cannot take them to Mexico with you. Do last minute laundry and dry-cleaning; don't forget to collect any items you may have pending at the dry cleaners. If you no longer have a bed to sleep on, you may arrange to stay the last few nights with family members, close friends, or a local hotel or Airbnb. Arrange letter-post forwarding if this service is available in your country.

Gather your personal belongings together

Separate all of the personal items that you will be taking with you in your luggage (i.e. not being removed by the removals company); ensure that you have sufficient clothes to get by while you wait for your shipment if you are transporting any clothes via the shipping company; also check that what you want to take fits into the cases you have available and that you are within the airline's weight limits if you are flying. Carry all high value items, such as jewelry and items of high sentimental value, as hand luggage if you're flying to Mexico.

Get ready for the moving day(s)

If you have young children, you might want to arrange for someone to look after them on moving day. Older children can help with the move. Your removals company should arrive early and empty out the house of all items you are not carrying with you to Mexico. If you have hired a professional cleaning firm, ask them to arrive after your movers have taken everything out of the house. You should give yourself plenty of time to vacate the property if you have sold it or if you're renting it out to someone.

Moving to Mexico checklist: moving day(s)

It might take more than one day to move out, depending on your circumstances; however, if you can, try to move out in one day, and arrange for any hand-over of the property (rental or sale) to happen no earlier than the day after you expect to have vacated the property.

Home removals company

If you have hired a removals company, they should arrive early and leave you with an empty property to clean. If you are moving yourself, then this is your final day to empty the property of all your personal goods and items.

Thorough clean

Leave the property you are vacating thoroughly clean, whether you are selling, renting to someone, or handing back possession of a rental property. Hire professional cleaners if you don't have the time or inclination to do this yourself.



Final utility meter readings

Take final meter readings from the gas, water, and electricity meters and telephone the suppliers to let them know the details and a forwarding address for your final bills. Cancel your land-line phone service and cable TV if you have not organized this already.

Final check of your property

Make a thorough check of the property one last time to ensure everything is in order, and clean.

Important paperwork and documentation

Ensure that all important paperwork and travel documents are readily accessible. Take care that your important documents do not get packed-away with the items in the shipment (this happens!). Make sure you have auto insurance if you're driving to Mexico and read our article about Mexico road-trip checklist.

❖ [Mexico road trip checklist](#)

Property handover or vigilance

If you are handing the property over to someone else, arrange for this to happen the day after you move or later. There is nothing worse than having people waiting outside to move in while you are busy moving out. If your property will remain vacant for a prolonged period, have someone—a friend or a professional property management company—visit the property regularly to check on any issues that may arise (e.g., leaks, breakages etc.)

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Your arrival in Mexico

Arriving in Mexico is the start of your new lifestyle situation! There are some formalities to follow when you arrive, but they are straightforward, and you can quickly begin the process of settling-in. Here is a run-down of the main things to do upon arrival:

Arrival at the port of entry in Mexico

Depending on whether you arrive by road or air, there is a straightforward entry process; ensure you show your residency visa to the immigration official.

❖ [Mexico entry procedures](#)

Using your residency visa for entry to Mexico

Upon your first entry using your Mexican resident visa(s), the officer at the port of entry will stamp a page marking your entry date to the country. *You now have 30 days from this date to exchange your*



visa(s) for a residency card(s). If you do not commence this exchange process within 30 days, your visa(s) will become void, and you will need to restart the residency application process from a Mexican consulate abroad.

- ❖ [Exchanging your residency visa sticker for a residency card](#)

Importing your personal goods

You are allowed to import all your personal items free of taxes and duty, but you must request this procedure *within six months* of receiving your residency card.

- ❖ Importing [your personal goods to Mexico](#).

Transport to your hotel or local accommodation

If you are arriving by road, chances are you will know where you are going already(!); if you arrived by air, there are official taxis from all airports that will take you to your hotel or other accommodation that you have arranged.

You might also arrange a private transfer from the airport to your accommodations; or if you have friends or family in Mexico, they might meet you. If you are renting property in Mexico, rental agent *might* agree to receive you at the airport, in exchange for a fee.

- ❖ [Transport and mobility](#) [chapter in this guide]

Obtain local currency

Take the opportunity to buy some local currency when you arrive in Mexico. You can buy Mexican pesos at currency exchange kiosks at the airport; you can also withdraw Mexican pesos from local ATMs with the sums debited to your bank account abroad.

- ❖ Free eBook: [Money and Banking Services in Mexico](#)
- ❖ Latest articles about [money and finances](#)

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Settling-in to your lifestyle in Mexico

Regardless of your life stage, and whether you come here to retire or to work, when you arrive in Mexico as a resident, there will be an inevitable settling-in period as you go through the motions and logistics of the arrival period, finding (or moving-in to) your home, and then beginning your journey of adopting and adapting to life situations in Mexico.

You'll need to exercise patience during this period, and if you have a partner or family arriving with you, be mindful of their needs and any emotional and practical support they may require as you work together to cultivate the beginning of your new lifestyle. Mexico has a distinct feel and ambiance, and you will each need to give yourself time to adapt to the physical environment as well to the cultural changes and nuances you and your partner/family will find yourselves surrounded by.

Here are some practical tips and resources that can help you to prepare.

Exchange your residency visa for a residency card

To begin with, **a reminder**: when you arrive in Mexico with a residency visa sticker(s) in your passport(s), you *must* begin the [visa-to-residency-card exchange procedure](#) *within 30 calendar days* of your *arrival date* **and** before the residency visa's expiry date. If you forget or omit to do this, or allow your visa to lapse, your visa will become void, and you'll need to leave Mexico to restart the residency application from a Mexican consulate abroad. If you need help with the visa exchange procedure, consider using our Mexico Immigration Assistance service.

FURTHER INSIGHT

- ❖ [Visa to residency card exchange procedure](#)
- ❖ [Mexico Immigration Assistance service](#)

Adapting to the local climate and elevation

If you have moved to one of the many towns or cities in Mexico situated at elevation —principally Mexico's colonial cities and its three big cities— you may need to allow time for your body to become accustomed to the 'thinner' air prevalent in these places if you did not live at elevation before you came to Mexico. You may also need to take time to adjust to the general climate where you chose to live, for example if you're near the coast you may have to acclimatize to the heat and humidity, especially if you are accustomed to the climate of a cooler or colder country.

FURTHER INSIGHT

- ❖ Read our article [Breathing easy at high elevation in Mexico](#) for practical guidance about adapting to living in the highlands
- ❖ Learn about [Mexico's seasons](#) throughout the year
- ❖ Discover the differences between the [rainy season](#) and the [dry season](#) in Mexico
- ❖ Even in the winter months Mexico gives you [long daylight hours and extraordinary light](#)
- ❖ Read latest articles about [climates and weather in Mexico](#)



Get acquainted with Mexican culture and customs

If you have not yet read our guides and articles about Mexican culture and traditions, the settling-in period is good opportunity to do some research and get acquainted with Mexico's culture. Mexperience offers a wide selection of articles and guides to help you, including:

FURTHER INSIGHT

- ❖ Free eBook: [Guide to Social & Business Etiquette in Mexico](#)
- ❖ Article series: [Essential skills for expats](#)
- ❖ Latest articles on [social etiquette in Mexico](#)
- ❖ Latest articles on [Mexican culture and traditions](#)
- ❖ Foreign Native: [insights into local culture and customs](#)

Find a school for your children

If you have school-age children to raise, the settling-in period is also a time to visit the schools on your shortlist and choose one for your children to attend. Getting your children into a school routine will help them to find and make new friends, settle into their new surroundings, and begin to engage with the local language and customs.

FURTHER INSIGHT

- ❖ Read the [Mexperience guide to schools in Mexico](#) for more details

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Learning or improving your Spanish

Language gives you access to the culture and makes your lifestyle experiences richer and more meaningful. Learning or improving your Spanish is an essential part of settling-in and making Mexico your home. Mexperience offers articles, resources, and connections to help you:

FURTHER INSIGHT

- ❖ Discovering the [Spanish language in Mexico](#)
- ❖ Why it's important to [learn Spanish](#) when you live here



- ❖ [PinPoint Spanish Series](#): insightful and engaging articles that help you to understand the context and nuances of Mexican Spanish language in everyday usage
- ❖ Latest articles [about Spanish language](#)
- ❖ [Find Spanish courses](#) online and at language schools in Mexico

Money and banking

If you're not already familiar with Mexico's currency, take time to get acquainted with the coins and banknotes you'll need to deal with every day; and you can open a Mexican bank account when you have your residency card. Mexperience offers plenty of local insights about money and finances in Mexico, including:

FURTHER INSIGHT

- ❖ Free eBook: [Guide to Money and Banking Services in Mexico](#)
- ❖ [Cash please: you still need plenty of notes and coins in Mexico](#)
- ❖ Mexico's [currency and banknotes](#)
- ❖ Latest articles about [money and finances in Mexico](#)

Apply for your INAPAM card

If you're 60 years of age or older and hold a Mexican residency card, you can opt to apply for the INAPAM card that offers discounts to seniors living in Mexico across an ample range of products and services.

FURTHER INSIGHT

- ❖ [Learn more about the INAPAM card and how to apply](#)

Cultivating your new social and community life

A vital component of becoming integrated into your new lifestyle in Mexico is to seek out and find local people, community groups, and others with similar interests to you.

Foreign residents living in Mexico have established community groups and centers in some of Mexico's most popular locations; the best example of a long established community group is perhaps the [Lake Chapala Society in Ajijic](#), that started in the 1940s and has flourished ever since.

Other places where foreign residents organize groups and regular meetings include San Miguel de Allende, Puerto Vallarta, Los Cabos, Cancún and the Riviera Maya corridor, and Mexico City. You'll be able to find community and social groups to engage with in most Mexican towns and cities where foreigners live in any significant numbers in Mexico; and even in the smallest towns, foreign residents tend to find meeting points and gathering places that can include certain local cafés or bistros, or social gatherings organized at certain people's homes.



Key routes to cultivating your social circles in Mexico

You'll need to make a conscious effort to find and cultivate new social connections in Mexico, and there are various avenues you might explore to do this; here are some examples:

- If you've come to Mexico as part of a work placement, the company you work for might provide a list of existing local social and community groups; larger companies tend to organize 'away days' or 'team building events' where the employees and their families can meet in a social setting and get to know each other—these connections can lead to other activities, new acquaintances, and potential new friends.
- If you play sports and/or have specific hobbies or interests that you pursue, you can search for and find sports teams that you can ask to play on, as well as clubs and societies you can apply to join. Joining a local golf club or the local gym also offers an opportunity to get involved locally and meet others; if you play an instrument, you may find a local band or orchestra to play in.
- If you have a dog, [taking it on frequent walks](#) in the local neighborhood or park is a good way of meeting your neighbors and meeting other dog owners.
- Hosting a party at your home for your new friends and immediate neighbors helps you get to know them if you've recently moved in; these types of events carry the potential to present serendipitous opportunities and make new connections locally.
- If you attend a local church or spiritual center, you will be able to meet new people of faith and through those meetings have an opportunity to make and cultivate new friendships.
- If you have school-age children, your local school is a natural focal point for you to meet other parents, and through school meetings and other events (for example, school camping trips are popular here) there's an opportunity to find and cultivate new acquaintances and friendships this way.
- If you don't have children, or are retired, there are other ways of finding and joining local groups, and a search online using social media channels, as well as notices on boards posted at popular local stores, cafés, and restaurants may connect you with new people and groups who, in turn, will connect you with others. In time, you'll become part of the connections chain that introduces future new residents to your community.
- Volunteering is a way to give back to your local community and an ideal opportunity for making new friends. Search locally for existing initiatives that might be operating; or consider starting a new initiative of your own.
- Some people who are retired and who discover that they have spare time in their lives, decide to embark on a project to create a small enterprise; some might work for a local company to share their knowledge and expertise, others might start a small business of their own—for example, they might open a local shop, or start a local business; they might partner with a Mexican associate to achieve this. Engaging with these [types of self-employment](#) can connect you to new people and opportunities you might not otherwise meet through social groups alone, and the investment you make can create new value for your local community.
- If you used a [realty agent to buy your home in Mexico](#), that person might be an excellent anchor for helping you to make your first connections when you first move to Mexico: the good agents



will know about the local community groups, may introduce you to some local people they know, and could also help you find domestic helpers like maids and gardeners. These personal introductions can serve as key anchors that enable you to develop your new social networks when you move to Mexico.

- ❖ Some foreign residents go further and make a concerted effort to integrate with groups and communities *beyond* those organized by other foreign residents. Local churches, local community groups and associations, and local neighborhood associations are good places to do this. Getting involved locally is also a positive way to develop your [Spanish language skills](#).

FURTHER INSIGHT

- ❖ [Get to know your neighbors by walking your dog](#)
- ❖ Free eBook: [Guide to \(self\)employment in Mexico](#)
- ❖ Free eBook: [Working with a real estate agent in Mexico](#)
- ❖ [Learning Spanish](#)

Settling-in to your home in Mexico

Whether you are renting or buying a house in Mexico, there will be a period of moving-in and settlement to your new home—and all the things that entails, including dressing the home with furniture and adornments, and might also include things like finding a gardener, a maid, and someone to maintain your swimming pool if you have a private pool in your garden. You'll also need to learn about how to get all your domestic services in place: electricity supply, gas and water, telephone, internet access, etc. Mexperience publishes a guide to help with all of this, and more:

FURTHER INSIGHT

- ❖ Download our free eBook: [Guide to House Maintenance and Home Security in Mexico](#) that includes lots of practical guidance and local insights about managing and maintaining your home in Mexico

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Get a Mexican mobile phone

Although you might keep your home country mobile phone (at least for a while) you're likely to benefit by getting a Mexican mobile phone number so that you can communicate locally at low cost, and others in Mexico can contact you easily. If you plan to open a Mexican bank account, you'll need a Mexican



mobile phone number to be able to download and access the banking apps they provide. Mexican mobile phone plans offer affordable choices with unlimited calls across North America and generous mobile data allowances in exchange for a modest monthly fee.

FURTHER INSIGHT

- ❖ Learn about [mobile phone plans in Mexico](#)
- ❖ Read our latest articles about [staying in touch when you're in Mexico](#)
- ❖ Free eBook: [Cost of Living guide](#) that includes a chapter about communications

Create your essential local services list

When you move into your home in Mexico, compose a list of “essential services” providers locally. This includes [medical services](#) like a local doctor, emergency clinic, dentist, opticians, as well as local emergency service numbers; contact numbers for your gas suppliers, the electricity company, [your drinking water supplier](#); as well as anyone who attends your property regularly, e.g. your maid, gardener, [pool maintenance](#), etc. This list is likely to grow over time and may include the names and contact numbers for helpful plumbers, electricians, carpenters, and other local domestic service providers, e.g., fumigators, dry cleaning, [local taxi services](#), etc.

If you live in gated community, that list might already exist as part of the Homeowner’s Association pack—check locally. If your home is not part of a gated community, then asking friends, colleagues, and neighbors, or local community and association groups (including online groups related to specific locations) is a useful way to begin compiling your list of contacts.

FURTHER INSIGHT

- ❖ [Health and well-being in Mexico](#)
- ❖ [Water in Mexico](#)
- ❖ [Taxi travel in Mexico](#)
- ❖ Download our free eBook: [Guide to House Maintenance and Home Security in Mexico](#) that includes lots of practical guidance and local insights about managing and maintaining your home in Mexico
- ❖ Free eBook: [Guide to the cost of living in Mexico](#) contains chapters about all types of services commonly sought by foreign residents, with links to websites and other resources to help you connect with those services

Discovering food and drink in Mexico

One of the most attractive aspects of living in Mexico is the access to lots of fresh, colorful, and flavorful food and refreshing drinks. As you settle-in, you’ll begin to explore and discover your local shops, markets, and food purveyors. Here are some articles and guides on Mexperience for further insight.

FURTHER INSIGHT



- ❖ Insights about [shopping for food in Mexico](#)
- ❖ An abundance of [locally grown fresh produce](#)
- ❖ Locally run [organic open-air markets](#)
- ❖ Finding and buying [imported food and homewares](#)
- ❖ Read our [guide to markets and shopping in Mexico](#); and
- ❖ Browse the [latest articles about markets and shopping](#)

Routines, purpose, and connections

Regardless of your life stage, moving to any foreign country will place some demands on you that you're probably unaccustomed to if you've never lived abroad before. After the eventful period during which you'll deal with the immediate needs and logistics associated with your physical move and settling-in period, you'll enter a more ordinary pace and rhythm of everyday life situations and, depending on your circumstances and your lifestyle situation, your life in Mexico will begin to unfold in earnest.

This 'second-stage' period will present opportunities and challenges. Ensuring that your situations are underpinned by healthy routines, a sense of purpose, and connections to other people will speed your adaption period and mitigate any risks.

Forming regular routines

How your daily routines begin to unfold will depend upon your life stage, the intentions you set out, and your lifestyle priorities. Routines during the first few months of your settling-in period will likely revolve around practical logistics that support your move; however, when those matters are discharged, more 'mundane' matters will take precedence. Your daily routines are likely to vary depending upon your life stage and circumstances, for example:

- ◆ **If you are retired**, you might have a significant amount of spare time to fill; or you might have specific interests and activities you intend to engage with that fill that time. Some retirees arrive and explore for ways to get involved locally, and some might also start a business or begin working for local companies or non-profit organizations to share their expertise, life experiences, and knowledge. The matter of routines and interests for retirees is addressed in more detail in Part Two of this guide.
- ◆ **If you're arriving as a couple without children**, then you might engage with specific interests you each have separately, or together, or a mixture of both. While the issue of finding strong routines might seem inconsequential at first, one of the key dangers a couple faces is that if one or the other is unable to settle into a regular routine—and find activities of interest to them—the move to Mexico can quickly become barren; and this is especially true if the other partner in the relation *does* have a regular routine and interests and is enjoying Mexico. This can happen, for example, if one partner has a job, work project, or finds integration natural, and the other doesn't; the situation can be exacerbated by language barriers.
- ◆ **If you're arriving as a family or a parent with minor children**, then your routines are likely to be primarily formed around the children's daily needs: schooling, and other social and scholastic



matters are likely to take up a great deal of time and energy. If your children are growing older, it's sensible to think about how your routines will evolve when they finish school/college, and how your priorities and routines will respond to those changes.

- ◆ **If you arrive in Mexico as a single person without children**, your routines will likely be based entirely on the lifestyle intentions you set out with as part of your move to Mexico, that may include a retirement lifestyle, a work/project lifestyle, or combination of both.

FURTHER INSIGHT

- ❖ [Finding your place in Mexico](#)

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Finding purpose in everyday situations

Regardless of your situation and life stage, you'll need to make a conscientious effort to build new routines—daily, weekly, and monthly—as an integral part of your settling-in period when you move to Mexico.

Routines help to provide *focus* and are also the *anchors* that help to give life situations a purpose, and thus motivate you to engage more meaningfully in your everyday activities and pursuits.

Having purpose also mitigates potential risks associated with an absence of routines and purpose; unchecked, these can spiral downward and become detrimental to yours, your partner's, or family's well-being. This chapter also touches on some common risks to help you spot any potential difficulties.

Connections are key anchors

Making new friends, forming new associations, and getting involved in local community groups and activities comes naturally to some people; and for those with jobs, children, or work projects to do here, those activities can provide solid daily routine structures and contacts—professional and social—which in turn support their everyday life situations here in Mexico.

However, not everyone is naturally adept in the art of forming new social connections or may not have the formal structures that workplaces, schools, and other working groups provide as a primer and platform for making new friends. The task becomes even more difficult if your Spanish language skills are not well-developed. When you move to Mexico, it's worthwhile taking some time to consider *how* you will respond to the matter of developing your human connections here, and consider what efforts *you personally* need to make to discover new social circles and cultivate acquaintances and friends within those—perhaps from 'square one.'



Human connections, that include acquaintances, family, friends, colleagues, and associates, are a key support mechanism because they help to provide practical, social, and emotional support to us every day; and while these are important wherever you live, they take on *additional importance* when you have recently moved to a foreign country and you may find yourself needing to recreate networks of connections, people, and groups—possibly from square one.

You might like to (re)read the section in this [chapter about routes to help cultivate your social circles in Mexico](#); and as you plan your move and set-out your intentions, consider how you will cultivate the new connections that will play an important role in your everyday situations in Mexico—and might well become a determining factor of how well you settle into and enjoy Mexico as a place to live.

FURTHER INSIGHT

- ❖ [Routes to help cultivate your social circles in Mexico](#) [chapter in this guide]
- ❖ Free eBook: [Guide to Social and Business Etiquette in Mexico](#)
- ❖ [Finding your place in Mexico](#)

Avoiding common pitfalls

To complete this chapter, it's worth touching on the matter of certain pitfalls that can appear when you don't have regular routines to engage in, you lack purpose, and/or develop too few human connections when you arrive to live in Mexico.

Being mindful of these pitfalls may help you to spot warning signs that can point to the emergence of situations which can undermine your original plans and intentions. Here are some key situations to be mindful of, based on experiences of some people who moved to Mexico.

Lack of social connections

Neglecting to cultivate social and community connections can quickly lead to isolation, and depression. Depression can lead to abuse of addictive substances including tobacco, alcohol, and drugs—and this, in turn, limits your ability to socialize properly and develop wholesome routines and new human connections, creating a downward spiral that can be hard to break out of if goes unnoticed.

Vices and addictions

Limited social circles and/or closed-group communities can sometimes be a good breeding ground for a gradual but certain progression to alcoholism, and other substance abuse. This seems especially prevalent among people with lots of spare —often barren— time on their hands. Regular rounds of social events and dinner parties that are heavily drenched with alcohol can unwittingly facilitate alcoholism by stealth. Alcoholism is perhaps one of the biggest *hidden threats* to foreign residents in Mexico who lack strong daily routines and/or clear purpose as they cultivate their life situations here.

Partners adapting to Mexico

When couples move to Mexico together, the move might be advocated, and thus propelled, more strongly by one of the two partners in the relationship—and when this happens the dominant influencer will often make a greater effort to integrate, establish routines, and find purpose than the other.



If this disequilibrium continues, living in Mexico can quickly evolve into an inhospitable experience for the partner who is not integrating well, and that can put tremendous strains on the relationship. One partner may summarily decide that they want to return to their home country, leaving the other to contend with the substantial issues that that type of unilateral decision would entail.

It's especially problematic if one of the partners is in Mexico on a defined work contract; but can be equally devastating to a retired couple, one of whom adores Mexico and doesn't want to leave, and another who believes that they are unable to adapt and integrate.

It's worth re-reading the chapter in this guide about [setting out your intentions](#) and talking candidly with your partner about your shared desires, interests, and aspirations vis-à-vis moving to Mexico. Being open and receptive to the other's concerns or uncertainty can minimize the possibility of critical situations —of type that can break plans and relationships— from developing in the first place. If issues emerge when you arrive in Mexico, being cognizant of the potential difficulties can help a couple to respond constructively, and exercise flexibility and understanding of each other's needs.

Children adapting to Mexico

Being mindful of family members who might move to Mexico with you, particularly children, and especially in the early months after your move to Mexico, is important. Individuals respond to material changes in their lives in distinctive ways, and a move to a foreign country is perhaps one of the most materially significant changes that we can experience.

Children, especially younger children, *tend* to be the most adaptable, but some children might find the change hard to contend with, and adolescents and young adults may find it hard to grapple with the social, cultural, and language changes that a move to Mexico will bring to their lives.

The better private schools in Mexico will be mindful of families' needs when they have moved here from abroad and will have support mechanisms in place to help parents and children cope, as well as to help and encourage them to adapt and integrate.

Mitigating the risks

The situations described above are the most typical encountered by foreign residents in Mexico; there are others, and while you can never eliminate all risks, they can be mitigated through some forethought, planning, and self-awareness. Here are some guiding tips:

- Be clear about your [intentions for moving to Mexico](#).
- *Define* those intentions, know your priorities, and compose a plan—if you have a partner or family, be sure they are involved and engaged in *every aspect* of that plan.
- After dealing with the logistics of moving and settling-in, make a determined effort to build and develop strong daily routines and find purpose in your Mexico lifestyles, regardless of your life stage.
- Invest earnestly in the effort it requires to develop local connections and associations with others when you arrive in Mexico; avoid becoming isolated or only having limited circles of friends.
- Learn or improve your Spanish language skills; the importance of being able to converse in Spanish everyday cannot be underemphasized and ought not to be underestimated.



- Spot the signs—in yourself, and your loved ones if they move with you— of isolation and depression and the vices that often accompany people if one or both those afflictions takes hold; provide support to those near you and seek professional support if you need it.
- Bring people along: as you move to Mexico and begin to settle-in, be mindful of your partner's and family's needs and any troubles or doubts they might be experiencing as they learn to adapt to a new country and an unfamiliar environment; be prepared to flex and respond constructively to support them.

FURTHER INSIGHT

- ❖ [Setting out your intentions for moving to Mexico](#) [chapter in this guide]
- ❖ [Finding your place in Mexico](#)
- ❖ [Articles related to living and traveling with families and children in Mexico](#)
- ❖ [Learning Spanish](#)

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Taking time out for leisure and recreation

Amidst the demanding routines of physically moving to Mexico and taking time to settle into your new life situations, it's worth remembering that Mexico's enormous choice of leisure and recreation activities (supported by its agreeable year-round climates) is now *on your doorstep*—and as a resident, you can take full advantage of everything Mexico offers you for leisure. Mexperience helps you to discover places, travel experiences, and opportunities for enjoying your leisure time here, and our travel associates can help you to create custom itineraries if you need assistance with your leisure trips.

FURTHER INSIGHT

- ❖ Travel inspiration: [Discover extraordinary travel experiences in Mexico](#)
- ❖ Browse the [latest travel and leisure articles](#) on Mexperience
- ❖ [Travel Guides](#) discover beaches, colonial cities, big cities, pyramids, and nature
- ❖ Custom tours: [our travel associates can help you plan your trip](#)

Working and self-employment options

If you intend to move to Mexico to work instead of to retire, you will need to make several additional considerations as part of your moving plans. People who come to Mexico to work are generally organized into one of these situations:

- they work for a company and that company relocates them or secondes them to the company's offices or facilities based in Mexico; usually for a set period; or
- they are offered a job placement by a Mexican company and the company petitions Mexico's immigration institute to grant the person a temporary residency permit with work permissions; or
- they want to invest in Mexico as a route to obtain legal residency in Mexico, and start or invest in a company based here; or
- they want to come to Mexico to work on a self-employed (independent) basis; or
- they are already in Mexico with a residency permit that does not have work permissions and decide to apply for work permissions in-country after getting a job offer.

FURTHER INSIGHT

- ❖ Free eBook: [Guide to Working & Self Employment in Mexico](#)
- ❖ [Routes to obtaining](#) legal residency in Mexico
- ❖ Latest articles related to [working in Mexico](#)
- ❖ If you intend to come to Mexico to work on a self-employed basis, we recommend you seek advice on how to do this. [Our Mexico Immigration Assistance associates can help](#)



Next steps

Part One of this guide has covered a lot of ground regarding considering Mexico as a place to live, defining your intentions, setting-out your priorities, and learning about key practical matters related to your move to Mexico.

- **If you plan to retire in Mexico**, the Part Two of this guide offers specific local knowledge and information that's relevant for retirement planning and retirement lifestyles in Mexico.
- **When you're seeking places to live in Mexico**, Part Three of this guide helps you to discover places across Mexico that are popular with foreign residents, as well as places that are emerging in popularity, and other places that are underexplored or preferred by foreign residents seeking places in Mexico 'off the beaten path.'
- **For practical matters related to living in Mexico**, Part Four of this guide contains a comprehensive list of 'Mexico Essentials' to help you understand the cultural backdrops and context regarding living in Mexico, as well get helpful guidance about the many day-to-day practicalities of living here, regardless of your life stage or lifestyle choices.
- **Refences for further research** including helpful Mexican government websites can be found in Part Five of this guide.

Mexico lifestyle consulting and relocation planning

The [Mexico Lifestyle Consulting & Relocation Planning service](#) helps you explore options and identify key matters to consider, helping you to make informed choices and form a coherent plan for your intended lifestyle in Mexico. [Learn more and make a service request](#)



Mexico Lifestyle Consulting & Relocation Planning

There are lots of good, sensible reasons for moving to Mexico, but it takes consideration, research, and a plan to turn your lifestyle intentions into reality.

Mexperience offers a Mexico Lifestyle Consulting & Relocation Planning service that helps you explore options and identify key matters to consider, helping you to make informed choices and form a coherent plan for your intended lifestyle in Mexico.

Our consultant associates also help you to compile a shortlist of potential locations for you to live in Mexico and can also compose a written brief of the consultation for your reference.

Designed and structured to help you create a realistic plan

The [lifestyle consulting and relocation planning service](#) offered through Mexperience has been carefully designed and structured to assist as you consider choices for living, working or retirement in Mexico.

Each consultation is structured in a way that enables the consultant to discover important aspects about your situation, identify potential issues and the impact they might have on your decisions, and answer specific questions and cover any concerns you have regarding a move to Mexico:

- Help you to define your **intentions**
- Consider realistic and viable **options**, based on your life stage, lifestyle choices and expectations
- **Determine** if Mexico is a good fit for you, your partner, and family, as relevant
- Address any specific **questions or concerns** you have regarding moving to live, work or retire in Mexico
- Help you to compile a **shortlist of potential locations** in Mexico that may suit your lifestyle needs and intentions
- Give **helpful insights** and advice based on the consultant's practical knowledge and real-life experience of having moved to and lived/worked in Mexico
- Provide you with a checklist of **next steps** to help as you make your plans for moving and settling-in to Mexico

Consulting and planning service

The [lifestyle consultants we work with know Mexico intimately](#) and offer the choice of a fixed-fee consultancy package **or** hourly billing, so the consultancy service flexes with your situation and your individual requirements.

[Visit our Lifestyle Consulting & Relocation Planning page to learn more and make a service request](#)



PART TWO: RETIREMENT IN MEXICO

Introduction to retirement planning and retirement in Mexico

For decades, Mexico has been one of the world's most popular destinations for retirees, being especially attractive to people moving here to retire from the United States and Canada.

Key reasons why Mexico is attractive to retirees

The country's popularity as a retirement destination is underpinned by a variety of key elements and characteristics that are especially attractive to retirees, which include:

- agreeable year-round climates;
- a variety of location types to choose from;
- a warm and welcoming culture that also offers the enjoyment of experiencing unusual traditions and celebrations that are nevertheless quite familiar;
- ready access to transport infrastructure, including modern roads and international airports;
- well-established communities of existing foreign resident retirees;
- a wide range of local services and amenities to support day-to-day retirement lifestyles;
- affordable access to world-class health and well-being facilities;
- access to markets bursting with color and selling delicious fresh produce; and, amidst all this—
- affordability—a retirement pension can stretch further in Mexico.

Retirement lifestyles underpinned by key benefits

People who arrive in Mexico to live and retire here can lead active, healthy, lifestyles underpinned by Mexico's agreeable climates, first-class amenities, and affordable living costs. Some who have come to retire in Mexico and consider the country their natural home comment on how they value and appreciate their enjoyable lifestyles and activities, and how they feel settled, safe, and content in Mexico.

In this second part of the Mexico Insight Guide to Living & Retirement in Mexico, we focus on matters related and of particular interest to people who are considering retirement lifestyles in Mexico. The guide sets out some of the key considerations that we recommend you reflect upon when you're considering Mexico as a retirement haven, and the insights shared in this second part of the guide also help you to determine whether Mexico may be a good fit for you.

Part three of the guide offers insights into towns and cities across Mexico that are the country's 'principal' destinations for foreign residents—many of which are also popular with retirees. The guide will also introduce you to some other places across Mexico that have been rising in popularity in recent years, as well as highlight other places which are 'off the beaten path,'—away from the popularity indexes, with far less concentration of foreign residents, for those who are seeking someplace different and (usually) rural or remote, not yet discovered, or forgotten about.



How this part of the guide will help you

This part of the guide offers practical guidance and local insights that specifically address matters and concerns to potential retirees, and these insights will help you to begin considering important aspects of, and if appropriate begin planning for, a retirement in Mexico.

This complete section about retirement planning will help you to:

- contemplate key factors that determine whether Mexico is good fit for you and your retirement plans;
- consider key aspects of retirement lifestyles in Mexico, whether you're at the initial research stage, or are currently retired and seeking to explore and discover options and potential places in Mexico to retire to;
- learn about typical situations people considering a retirement in Mexico find themselves in, and typical retirement lifestyles foreign residents tend to cultivate here;
- review the key features and benefits of living in Mexico that are especially relevant to people considering Mexico for retirement;
- evaluate the income you'll need to retire in Mexico—for residency permits and for funding your intended lifestyle;
- weigh-up the differences between coming to Mexico for retirement part-time or full-time;
- consider key matters related to retirement plans in Mexico including climates, living costs, property rental and purchase, healthcare, and senior care provision; and
- prepare for key aspects related to managing your money and finances in Mexico, as well as Estate planning to ensure that your assets and interests are acted upon according to your wishes.

FURTHER INSIGHT

- ❖ [Latest articles about retirement in Mexico](#)
- ❖ Case study: [a personal journey to retirement in Mexico](#)
- ❖ [Key reasons why people are relocating to Mexico](#)

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Determining whether Mexico is right for your retirement

‘Retirement’ is not an activity, but moreover a lifestyle concept that exists in many forms and which can manifest in an infinite number of ways. Therefore, to determine whether Mexico is ‘right for your retirement’ you need to first determine whether Mexico is right *for you*.

The matters concerning the allure that attracts people to live in Mexico, defining your intentions, identifying the foundational choices you make and the influence they will have on everything else, as well as choosing a location to live in, the logistics of a move abroad, and investing effort to settle-in properly to Mexico after your move have been covered in detail in Part One of this guide—and they *entirely relevant* to retirees as well as anyone else considering a move here; if you have not read these, it’s worth reviewing them and taking time to contemplate the important matters they address—see the links under Further Insight, below, for details.

In essence: if Mexico as a country to live in is *right for you* (**and** your partner, if you have one), then it’s highly likely that Mexico will suit you for retirement, and that you will be able to cultivate a healthy, wholesome, and enjoyable retirement lifestyle here.

Conversely: however attractive or suitable Mexico might appear to you in terms of its climate and environment, amenities, services, and cost of living, if you (and/or your partner) cannot adapt to Mexico—and create a retirement lifestyle here on Mexico’s terms—then you are unlikely to find contentment in retirement by being here.

Mexico offers an ample variety of characteristics and benefits that can be especially attractive to retirees, and this part of the guide will highlight those, as well as address some of practical matters and compromises that future or budding retirees may have to consider as part of their deliberations and planning for a retirement lifestyle in Mexico.

FURTHER INSIGHT

- ❖ From Part One of this guide (revision)
 - ◆ The [allure](#) of living in Mexico
 - ◆ [Defining your intentions](#)
 - ◆ The [foundational choices](#) that influence all others
 - ◆ [Choosing a location](#)
 - ◆ The [logistics](#) of a move abroad
 - ◆ [Settle-in properly](#) to Mexico
- ❖ [Essential skills for expats in Mexico](#)



Overview of Mexico as a place for retirement

Mexico has a lot to offer retirees. You have a choice of climates, ranging from spring-like weather all year long to warm humid coastal locations, and the dry heat of desert. With a range of climate types and diverse topographies, Mexico provides ample choice of environments and it's important to match climates you feel comfortable with and the places that offer them as you short-list places to live in Mexico—the link below about matching your lifestyle plans and location offers helpful insights about this.

The infrastructure is good in developed areas, and the places you are likely to be attracted to and shortlist are as safe or safer as any modern town or city in your home country.

Mexico's tempo of life is ideal for retirement—it embodies a unique rhythm and pace that can also teach you how to relax. Mexico's laid-back atmosphere, its agreeable climates, friendly people, and welcoming culture provide an ideal environment for you to be able to cultivate an active, and fruitful, retirement lifestyle here.

The choice of fresh food and produce is outstanding. Fresh fruit and vegetables, meats and fish are available at the local markets, and you'll get substantial value for your money. You'll discover an enormous variety of tropical fruit here, that tastes sweeter and juicier than the same things shipped to colder climates.

Fresh, locally produced food is also less expensive in Mexico, and although prices and quality vary throughout the year (and depend on the season and harvests), your budget will stretch further here as you shop around for staple foods.

Good health and well-being services and facilities are widely available throughout Mexico, although it's fair to state that a wider choice of services is available in larger towns and cities and may have to travel into one of them if you choose to live in a more rural or remote setting. Mexico has good doctors, dentists, hospitals, and other medical specialists. There are a range of medical insurance services available that can safeguard you and your dependents from the cost of private medical bills.

Your retirement income can go further in Mexico. Precisely how far will depend on your lifestyle expectations and the choices you make. Staple foods are considerably less expensive in Mexico than they are in the US, Canada, and Europe. Eating out can be less expensive too and offers substantial value for money. This guide addresses the matter of living costs in several places and includes an entire chapter on the subject in Part Four of the guide.

FURTHER INSIGHT

- ❖ [Matching your lifestyle intentions with your location](#)
- ❖ [6 reasons why Mexico is safer than you think](#)
- ❖ Fresh produce: [discover local fresh foods in Mexico](#)
- ❖ Learn about [health and well-being in Mexico](#)
- ❖ [Health insurance options for retirees in Mexico](#)
- ❖ [Cost of living in Mexico](#) [chapter in this guide]



Typical situations of people considering Mexico for retirement

People who consider Mexico as a place for retirement will approach the opportunity from different perspectives and with variable time frames in relation to the moment they intend to retire. Everyone's situation is unique, although generally, those considering Mexico for retirement tend to be typically organized into one of these situations:

Know Mexico well, planning ahead

People currently in their middle age who know Mexico quite well, have visited frequently —possibly since their childhood on family vacations— and are considering Mexico as a place to retire to when their children grow-up and leave home, and they retire from work. They might already own a home here or they might be thinking about buying one in preparation for their retirement.

Discover Mexico, and add it to their shortlist

People in their middle age who visit Mexico for the first time, very much enjoy the country, get a good feel for it, and start to think about Mexico as a potential place for retirement. They might return several times, and they might buy a home here that they intend to use for an eventual retirement to the country.

Approaching retirement, considering options

People approaching retirement (within five years) and starting to actively consider what to do when they retire. They may be undecided about whether to stay in their home country, or move abroad, and if they move abroad, Mexico may be one of several destinations they are considering for retirement. They are probably familiar with Mexico through having visited here before.

About to retire, making choices

People rapidly approaching retirement (within the next year), or those who have decided to retire earlier than anticipated and realizing that they need to start narrowing-down some potential choices about how they might organize their retirement years; those plans may include Mexico as possible retirement haven.

Already in retirement, considering changes

People already in retirement and, for a multitude of reasons, considering a move to Mexico as part of a change of retirement lifestyle. Key reasons may include things like seeking a better climate (possibly overwintering in Mexico), seeking a better quality of life, getting access to affordable healthcare and/or senior care services, and for those concerned about finances—seeking a place where the cost of living is lower than in their home country so that their pension income can stretch further.

FURTHER INSIGHT

- ❖ [Latest articles about retirement in Mexico](#)
- ❖ [Discovering places to live in Mexico](#)
- ❖ [Resources for planning a lifestyle in Mexico](#)



Typical retirement lifestyles in Mexico

For those who know Mexico well, or who have recently discovered the country and become enthused about it, retirement here can be part of a dream come true.

Retirees in Mexico enjoy agreeable climates, delicious food, a warm and welcoming culture with friendly people amidst an environment that offers unusual and interesting traditions that are nonetheless familiar.

Your retirement in Mexico will ultimately be formed around your own interests, priorities, and lifestyle choices. Here is summary of typical lifestyles and pastimes retirees in Mexico come to enjoy, to give you some insights and inspiration about the ways in which others have come to Mexico and cultivated wholesome lifestyles here as part of their retirement:

- Some retirees move to locations where there exists a thriving community of foreign residents; others choose to move into live amidst local Mexican communities and integrate there. The section in Part One about choosing where to live addresses these choices in more detail, and Part Three of this guide helps you to discover specific places to live and retire in Mexico.
- For those with hobbies and pastimes, the hobby or interest can almost always be pursued in Mexico; if a local group or society related to those interests doesn't already exist, consider starting a new group of your own.
- Keeping in touch with family and friends is easy, and affordable. High speed internet services are ubiquitous in Mexico and will enable you keep in touch with family, friends, and other associations you have with ease and at minimal cost.
- Many people continue their existing passions for arts and crafts or take up new pastimes including photography, painting, writing, and theatre—using Mexico as their landscape and inspiration. Some find that their work can be sold inside or outside Mexico, supplementing their income.
- Some people get involved in social and volunteer work: helping local communities to build new infrastructure, getting involved in charity work, sharing their expertise, knowledge, and experience of life with others, and making a significant and positive contribution to the communities where they choose to live in a wide variety of ways.
- There's no better time to learn or improve your Spanish. Surrounded by the language, engulfed in a country passionate about its history and culture, Mexico is ideal place to improve your Spanish language skills. Language courses are available in classrooms and online.
- If you view your retirement as an opportunity to improve your golf, Mexico has no less than three of the world's top ten golf courses for you to try—and dozens more situated all over the country.
- If you prefer alternative lifestyles, you can for example come to retire in Mexico in total seclusion if you want to, buying a rural property surrounded by picturesque landscape. Or you can live in the middle of one Mexico's colonial towns or big cities with immediate access to local services and amenities, surrounded by the local communities, sharing their culture and their way of life—or something in-between. Mexico offers a generous range of choices when you're seeking places for retirement and the next part of this guide helps you to discover a selection of them.



Key benefits Mexico offers to retirees

In the same way that you'll determine if Mexico is right for retirement by determining if *Mexico is right for you* (and your partner, if you have one) as a place to live, so the key benefits Mexico offers are universal to all, regardless of their life stage. However, Mexico is especially attractive to retirees because some of these features and benefits can be especially helpful to people in retirement.

This chapter summarizes the key benefits Mexico offers to retirees and connects you to detailed information and local knowledge found on Mexperience articles, and in our free eBooks that you can download immediately.

Agreeable climates

As we've described elsewhere in this guide, Mexico offers agreeable climates, often temperate or warm, and cold only at higher elevations in certain regions—and then only for limited times during the year. Connect to a wide range of articles and guides on Mexperience for more details about this.

FURTHER INSIGHT

- ❖ Latest articles about [climate and weather in Mexico](#)
- ❖ Learn about [Mexico's three climate zones](#)
- ❖ Discover [Mexico through the seasons of the year](#)
- ❖ Learn about the [rainy season](#) and the [dry season](#)
- ❖ Find out [Mexico's extraordinary light](#) and long daylight hours

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Plenty of choices for location types

Mexico offers retirees choices in the types of places they can live in; from coastal locations that offer winter warmth, to mountain towns at elevation that offer year-round temperate climates. Some places are more urbanized, others offer a countryside idyll surrounded by nature. 'Remote' places popular with foreign residents tend to be within an hour's drive of a large town or city that offer services and amenities retirees often seek, including healthcare services and major stores. Our articles about discovering places to live in Mexico offer practical insights that can help you to consider the various locations on offer and narrow your short-list according to your situation and considered lifestyle needs.

FURTHER INSIGHT

- ❖ [Discover places to live in Mexico](#)



- ❖ [Matching your lifestyle needs with your location](#)
- ❖ [The charms and compromises of countryside living](#)
- ❖ [Latest articles about retirement lifestyles in Mexico](#)
- ❖ [The benefits of mountain living](#)
- ❖ [Hot coasts, cool colonial cities](#)

Fresh, locally produced food and drinks

Mexico's shops and markets provide you with an abundant assortment of fresh food, especially visible at the vibrant, fragrant, local open-air markets here. The year-round availability of delicious fresh fruits and vegetables, accompanied by a parade of colorful drinks and beverages made using them, makes Mexico one of the most attractive countries to be in if you enjoy good wholesome food that is also affordable. Mexperience helps you to discover food and drink in Mexico.

FURTHER INSIGHT

- ❖ Latest articles about [discovering and enjoying Mexican food and drinks](#)
- ❖ Learn about [local food shopping choices in Mexico](#)
- ❖ [Buying fresh, wholesome food](#) without spending the whole paycheck
- ❖ Some places offer open-air [organic food and produce markets](#) each week
- ❖ Mexico also offers choices when you seek [specialist imported food & drink](#)
- ❖ [Craft beers](#) brewed locally are growing in popularity across Mexico

Ample range of local products and amenities

Retirees coming to Mexico, especially those from the US, are likely to feel at home when it comes to obtaining many of the products, services, and amenities they have become accustomed to in their home country. Mexico's retail markets are extensive and well-developed; and there's a large and growing selection of online shopping choices too.

Many products and brands foreign retirees are accustomed to seeing back home will be available in Mexico, either at one of the many supermarkets, through specialist retailers, or through online shopping options.

There are still some exceptions, for example, [black tea](#), and [alternatives for smokers](#) are conspicuously absent; but Mexico today offers more choice and variety than it ever has before, and the range and selection of products and amenities continues to improve each year.

Local leisure amenities, including cafés, bistros, restaurants, gymnasiums, event centers, cinemas, theme parks, national parks and reserves, campsites, etc. are plentiful and readily accessible.

FURTHER INSIGHT

- ❖ Our [guide to markets & shopping](#) summarizes all the major shopping choices in Mexico from local *tienditas* and markets, to supermarkets and hypermarkets, department stores and special retailers



- ❖ Our article about [buying imported goods and homewares](#) describes how you can obtain specialized and unusual food and home items that foreign residents tend to seek out
- ❖ Browse our latest articles [about eating out in Mexico](#)
- ❖ Going to the [movies in Mexico](#)
- ❖ Read our [latest articles about markets and shopping in Mexico](#) for even more insights

Affordable living costs

Retirees have different cost structures compared to people moving to Mexico who are of working age and perhaps with children to raise; for examples: they have no school fees to pay or children to ferry around and take on school trips; most have no mortgages and may also have no other substantial debts to service. They might also be able to live in Mexico without a car, which can save costs.

However, retirees have costs to consider and budget for in other areas that younger people might not have, perhaps healthcare costs being the major expense, and other assistance services, including home help and specialists care services that might have to be considered and duly funded.

FURTHER INSIGHT

- ❖ [See the chapter about living costs](#) in Part Four of this guide for more details and a link to our free eBook about the cost of living in Mexico.
- ❖ [Living in Mexico without a car](#)

Accessible transportation and communications

Most retirees travel within in Mexico to explore the country, as well as take trips to travel back to their home country to see family and friends (or they might receive visits in Mexico). Some retiring to Mexico might do so part time, spending only part of the year in Mexico. It's for these reasons that good transport links, including decent roads and access to international airports, becomes important. Mexico offers a well-developed and reliable transportation infrastructure, as well as excellent communications networks that enable you to keep in regular touch with others, affordably.

FURTHER INSIGHT

- ❖ Latest articles about [transportation in Mexico](#)
- ❖ [Guides to transportation choices](#)
- ❖ [Guide to keeping in touch when you're in Mexico](#)

Ample choices in accommodations

Retirees coming to Mexico who want to rent will find an ample choice of property types to choose from; our article about the practicalities of renting a home is worth reading to get local insights about that. (See link below.) A wider selection of property types is available to retirees seeking a home to buy; engaging



the services of local real estate agent is an effective way search and buy a home here. Part Three of this guide summarizes a list of key locations to discover and consider.

FURTHER INSIGHT

- ❖ The practicalities of [finding a suitable house rental in Mexico](#)
- ❖ Free eBooks: [Browse and download free eBooks related to real estate](#)
- ❖ Latest articles [about real estate in Mexico](#)

World-class health and well-being services

Healthcare services and the availability of medicines is often near the top of retirees' needs and concerns when they plan a move to Mexico. All of Mexico's popular retirement destinations are well served by doctors, dentists, opticians as well as a range of clinical and hospital services, including emergency care and specialized medical professionals and services.

FURTHER INSIGHT

- ❖ [Healthcare and well-being services](#) [chapter in this guide]
- ❖ Latest articles about [healthcare and well-being in Mexico](#)
- ❖ [Medical insurance options](#) when you're living in Mexico

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Thriving retirement communities

In addition to the variety of types of locations on offer, the more popular locations offer thriving and well-established retirement communities that help newcomers and long-time residents to get involved in local groups, societies, and events. This is especially helpful when you are endeavoring to settle properly into Mexico, long term.

FURTHER INSIGHT

- ❖ [Setting out your lifestyle intentions](#) [chapter in this guide]
- ❖ [Settling into your lifestyle in Mexico](#) [chapter in this guide]



Safety, and economic stability

Although media reports about security matters have put-off some people from visiting or retiring to Mexico, foreign residents of all life stages report that they feel safe in Mexico, and that the reality they live here every day is characterized by regular routines and being part of strong local communities where people look out for each other and work together to resolve issues if problems arise.

Retirees also enjoy *stable* lifestyles here, too—as the macroeconomics of the country are well-managed, markets work well, and there is a wide and regular availability of goods and services available, including increasing ranges of goods available through online companies that specialize in offering less common and imported products.

FURTHER INSIGHT

- ❖ [6 reasons why Mexico is safer than you think](#)
- ❖ [Guide to safety in Mexico](#)

Warm, welcoming culture and language

Many retirees moving to Mexico have at least a basic conversational Spanish ability; and while English is widely spoken, especially in the most popular retiree enclaves and tourist towns, learning or improving your Spanish language skills will help you enormously as you settle into your retirement in Mexico because it will give you deeper access to the local culture and enable you to integrate in ways that those who don't speak Spanish cannot.

Mexico's rich culture and its canny ability to assimilate foreign things without losing its own identity, offers retirees the opportunity of experiencing unusual celebrations and traditions which are nonetheless familiar.

Retirees get a front-row seat to all this culture and the events that surround it, and while others may dream of visiting Mexico in-season to experience these events, they are part of everyday life here for retirees in Mexico. It's an enormous, and often overlooked, benefit of living here.

FURTHER INSIGHT

- ❖ [Public holidays in Mexico](#)
- ❖ Discover: [Christmas](#), [Easter](#), and [Day of the Dead](#) in Mexico
- ❖ [Local customs and traditions](#)
- ❖ [Mexico's culture](#)
- ❖ [Foreign Native](#): articles that share insights into the local culture
- ❖ [Learning Spanish](#)
- ❖ [PinPoint Spanish](#): context and nuances of Spanish in everyday use in Mexico



Practical considerations for retirement in Mexico

Regardless of whether you are considering Mexico for part-time or full-time retirement, the chapters in this section of the guide will help you to consider key practical matters concerned with planning for and living a retirement lifestyle in Mexico.

Income required for retirement in Mexico

There are two calculations you will need to make to determine the financial means you will need to have at your disposal to retire in Mexico:

- the first calculation is related to the income requirements for *obtaining a residency permit* in Mexico, and
- the second calculation is based on your individual circumstances, *choices*, and lifestyle plans.

Income or savings/investments required to obtain a residency permit

Most applications for legal residency in Mexico are sought through means of ‘economic solvency’ whereby you demonstrate to the Mexican government that you have sufficient income, cash savings, or investments to sustain yourself while you’re living in Mexico.

You can find up-to-date financial criteria required to apply for residency in Mexico on Mexperience. See the Further Insight section, below, for links. If your partner is a Mexican national, you can apply for residency on a ‘Family Unit’ basis and the financial requirements for this are lower than if you do not have family ties in Mexico.

We recommend that you apply for permanent residency if your intentions are to reside in Mexico longer term (even if only part-time), if you have the financial means to qualify for permanent residency right away, as this negates you needing to engage in permit renewals and will save you time and cost over the longer term. Note that *some* Mexican consulates are stipulating that applicants for permanent residency be ‘retired’ and so if you qualify financially, they might only approve a temporary residency permit if they believe that you are too young to ‘qualify’ as a retiree, or don’t have some form of pensioned income.

Most people of typical retirement age who have a regular income from investments, or long standing (12 months or more) cash savings balance, ought to have no problem applying for and getting granted a residency permit in Mexico.

- **If don’t qualify for permanent residency** right away, you can apply for Temporary residency and, after four *consecutive* years, you can apply to exchange that for Permanent residency.
- **If you own a home in Mexico** and *its value is high enough* to qualify for residency, you can use this as a means of qualification for temporary residency, but it’s a more complex application.
- **If you need help** with your retirement residency permit application, [our associates can assist you](#).

FURTHER INSIGHT

- ❖ [Financial criteria](#) and [Routes to legal residency](#) in Mexico
- ❖ The difference between [temporary and permanent residency](#)
- ❖ Get help with your application: [Mexico Immigration Assistance](#)



Income required to sustain your retirement in Mexico

The second calculation you will need to make concerns your individual circumstances and lifestyle expectations. If you meet the financial qualification criteria for a residency permit in Mexico, you will have sufficient income to *sustain* yourself in Mexico, although you'll still need to consider your lifestyle choices to make a sensible and sustainable financial plan for your retirement here.

FURTHER INSIGHT

- ❖ [See the chapter about the living costs](#) in Part Four of this guide for more details and a link to our free eBook about the cost of living in Mexico.

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Retiring to Mexico full-time, or part time

The length of time that retirees choose to spend in Mexico each year varies, depending on their life's situations and their lifestyle intentions. While everyone's situation has unique aspects, people who come to Mexico to retire tend to fall into one of these profile patterns:

Full-time, fully committed

Arrive to live and retire full-time and settle permanently in Mexico, selling their home abroad and moving all their personal goods to Mexico. They might already own a home in Mexico, or will purchase a home, perhaps renting somewhere for a while, perhaps for up to a year or so, while they find the property they want to buy. Some people might commit to Mexico this way and rent a home instead of buying; for example, if they have sufficient income to rent, but insufficient capital to buy. These types of retirees tend to visit family and friends in their home country at least once a year; and family and friends may also come to Mexico to visit them.

Full-time, partly committed

Arrive to live and retire full-time in Mexico but keep their home abroad and either rent or buy a home here if they don't own a home in Mexico already. They will likely make regular annual trips back to their home country, perhaps at certain times or seasons of the year, to be with family and friends they have outside of Mexico.

Part-time, defined periods

Arrive to live and retire in Mexico part-time, for defined periods, which are usually between late fall and early spring —although precise dates and seasons might vary depending on individuals' own circumstances— and spend the other part of the year in their home country, or elsewhere. Retirees who



overwinter in Mexico are commonly termed as “snowbirds.” These retirees might own or buy a home in Mexico, or they might rent a house here; they’ll probably own a home abroad.

Frequent shuttling, or short stints

Some people, especially those who live near the southern US border, might shuttle frequently between a home in the US and their retirement home in Mexico. Others might live most of their time in their home country (or another country) and live in Mexico for a short stint or stints: either for a single, defined period, or may be several shorter periods in weeks or months peppered throughout the year. This profile of retiree will almost certainly own a home in Mexico.

Factors that tend to influence commitment levels

How long you spend living in Mexico, and how much commitment you make to cultivating a retirement lifestyle here will depend on many things and is ultimately a personal choice that you will probably have determined when you were defining your intentions and identifying the foundational choices you need to make in relation to moving to Mexico for retirement. Here are some key factors which tend to influence people’s decision-making and considering these as you make your own deliberations might be helpful.

Social and family ties

The choice about whether to live in Mexico full-time or part-time is oftentimes influenced primarily by people’s *social and family ties back home*. If you have strong friendships, children, and grandchildren that you are close to and want to see more often than occasional visits, then you might choose to make Mexico a part-time retirement haven; most people choose to live here during the months of the year when the climate is least agreeable in their home country.

Attachment to home country

Another influencing factor is how attached the retirees are to their home country. Some people find selling the family home —where children were raised, and lifetime memories were engrained— difficult. It’s easier for some people to let go, and more difficult for others. As you contemplate this, consider your partner’s feelings about the matter; as we noted in the section about living in Mexico, moving abroad when a one partner is enthusiastic and committed and the other is lukewarm or unpersuaded can break relationships—even long-standing ones.

Distance between Mexico and the home country

Consider how long it takes you to travel between Mexico and your home country. If your home in Mexico is close to the US-Mexico border and your other home is in the southern US, this might be relatively inconsequential. Conversely, if your home country is Europe or Japan, your travel time between the two countries will be substantial. Most Americans and Canadians that fly home will have to travel for between 6-12 hours to get to/from Mexico, door-to-door. Most Europeans will need to travel for between 24-30 hours to shuttle between Mexico and their home country, door-to-door.

Logistics, financial resources, and personal energy

Persistent traveling may become more burdensome for some in retirement. Living part-time in Mexico and part-time elsewhere every year requires you to manage two sets of homes, two lifestyles, and two ‘lifestyle structures.’



The logistics become even more complex if you must rent out one house or the other as part of your income needs. Shuttling between two countries requires considerably more financial resources and moreover it demands time and energy from you *personally* every time you shuttle. Consider the impact this will have on your finances longer term and, more importantly, on your body and well-being: as we grow older, constant moving becomes less attractive, and ultimately less viable.

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Offspring's perceptions and concerns

People who retire in Mexico often have children and grandchildren living in their country of origin, or in a country other than Mexico. Most children concern for their parents as they age, and if you choose to retire in Mexico, it's sensible to share those intentions with any children you have and express to them how long and what level of commitment you might make to Mexico in the longer term.

Some children might be quite comfortable with the notion of their parents retiring abroad to Mexico; others might see it as fancy experiment that will be short-lived, while others might express worry or fears—especially if the parents are 'selling-up' and moving to Mexico full time. These personal family connections can become significant influencers in the decision-making.

If you intend to commit to Mexico long-term and make Mexico your 'home' then be sure to communicate this intention with your close family; and consider the longer-term impact, including [estate planning](#) and, related to that, [senior care services and end-of-life planning](#).

Some people retire in Mexico with the intention of living out the remainder of their lives here and if you become unable to make decisions it's helpful to have a (legally-binding) plan in place that may prevent others from acting against your wishes and moreover facilitate the implementation of yours and your partner's wishes.

FURTHER INSIGHT

- ❖ From Part One of this guide (revision)
 - ◆ The [allure](#) of living in Mexico
 - ◆ [Defining your intentions](#)
 - ◆ The [foundational choices](#) that influence all others
 - ◆ [Settle-in properly](#) to Mexico
- ❖ The practicalities of [living part time in Mexico](#)
- ❖ Matching your [location with your lifestyle needs](#)



- ❖ [Estate planning](#) when you're living in Mexico
- ❖ Information about [senior care services in Mexico](#)

Getting around in Mexico

Mexico has excellent transport infrastructure, including roads and international airports, but note that the quality of sidewalks and local roads can be hard to navigate, especially on foot, and away from cycle tracks and lanes (of which there are some) Mexico is challenging terrain to cycle.

FURTHER INSIGHT

- ❖ Read the [chapter on transportation](#) and [living in Mexico with disabilities](#) in Part Four of this guide for further information.

Choosing the climate to live in

An important practical matter to consider as you look for places in Mexico to retire to is choosing the *year-round* climate that you would like to experience. The climate affects us every day, so moving to somewhere that offer a climate you will be comfortable with is sensible—and because Mexico offers choices regarding climate types, it's worth considering the options available, and taking full advantage.

Highland areas

Higher altitude areas, most notably the picturesque colonial cities that many foreign residents enjoy living in so much here, offer year-round temperate climates, although some can experience hot spells in the summer months, and some regions at higher elevations can get cold or freeze overnight. Mornings and evenings in these areas tend to be cool or cold; temperatures can collapse dramatically after sundown during the winter months. Fireplaces and wood-burning stoves can serve to take the edge off the cold.

Coastal plains

Coastal areas tend to be hot and humid —sometimes uncomfortably so without air conditioning or a good airflow and ventilation— between April and October each year. The low-lying coastal plains usually offer pleasantly warm climates between November and March, which is why so many retirees who overwinter in Mexico choose to live by the ocean. The most pleasant (comfortably warm) weeks by the coasts usually begin mid-November and start to end from mid-February, when temperatures rise substantially.

Seasonal changes

Mexico has a rainy season and a dry season. Both offer advantages and disadvantages; rainstorms, when they come, tend to be sharp, fierce, and happen in the late afternoon or overnight, leaving the air cooled and mornings fragrant and refreshed. The Yucatán peninsula, parts of the Gulf of Mexico, the Pacific, as well as Baja California can be susceptible to hurricanes, that occur mostly between July and October.

FURTHER INSIGHT

- ❖ Latest articles about [climate and weather in Mexico](#)
- ❖ Learn about [Mexico's three climate zones](#)



- ❖ Discover [Mexico though the seasons of the year](#)
- ❖ Learn about the [rainy season](#), the [dry season](#), and the [hurricane season](#)
- ❖ Enjoying [Mexico's extraordinary light](#) and long daylight hours

Healthcare services for retirees in Mexico

Availability and accessibility to healthcare services and medications is usually near to the top of retirees' concerns when they consider moving to Mexico to cultivate a retirement lifestyle. Mexico has world-class doctors and medical facilities, but some advanced planning is needed to organize your affairs and ensure that your healthcare needs are covered.

FURTHER INSIGHT

- ❖ See the chapter on [health, medical matters, and well-being](#) in Part Four of this guide

Senior care services provision in Mexico

Most people who come to Mexico to retire do so living independently—and intend to remain living independently for as long as they can. Some people arrive seeking structured arrangements that can provide daily support and assistance to them; while others are actively exploring options in Mexico as a place for senior care in *future* years—for themselves as they age as part of their retirement planning, or for loved ones or others close to them.

Mexico has options for retirees who want to live independently, as well as those seeking options for living in structured housing that offer varying degrees of daily assistance—including specialist 'memory care' centers for people who come to need that.

FURTHER INSIGHT

- ❖ [Latest articles about senior care services in Mexico](#)
- ❖ [Request a private consultation with an expert](#)

Buying or renting property for retirement in Mexico

Whether you rent or buy your home in Mexico will depend on your retirement lifestyle intentions, time scales and commitment, your attitude towards property investment, and the resources available to you.

Typically, people who come to retire here will do one of the following to address their accommodation needs:

- ◆ sell their main residence in their home country and buy a new home in Mexico, if they intend to move to Mexico for the long-haul, or indefinitely. Some might sell their home abroad, rent in Mexico for a time, and purchase a house later;
- ◆ keep their main residence in their home country and buy a new home in Mexico, if they intend to live part-time in Mexico and part-time back home; they might rent out the house they are not using while they are not there;



- keep their main residence in their home country and rent a home in Mexico. They might do this even if they live in Mexico full-time; they might rent out their owned home and use that income to pay rent in Mexico; some people who come to retire and rent a home here later end up buying a house in Mexico; they might keep or sell a home they have elsewhere;
- some retirees don't currently own a home and rent in Mexico; or move to Mexico and use capital they might have saved to purchase a home here as part of their retirement planning.

FURTHER INSIGHT

- ❖ For detailed information about renting, buying, owning, and selling property in Mexico connect to the chapter in Part One of this guide about [finding suitable accommodations in Mexico](#)

Banking and finances for retirees in Mexico

When you come and retire in Mexico, you'll need to get acquainted with the local currency and organize your finances. Depending on how long you spend in Mexico each year, or what commitments you have here and abroad, you might also choose to open a local bank account. Some retirees also choose to make investments here; or move some cash savings to Mexico for day-to-day expenses.

FURTHER INSIGHT

- ❖ [See the chapter about Money and finances](#) in Part Four of this guide for full details as well as a link to our comprehensive free eBook about money and banking services in Mexico.

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Cost of living for retirees in Mexico

Affordability is a key attraction for retirees considering a move to Mexico, as living costs in their home countries escalate and their pension incomes dwindle behind by comparison. Prices are rising in Mexico too, but from a lower base, and it's reasonable to state that everyday necessities and food staples are less expensive in Mexico than they are in the US, Canada, and Europe.

Some publications continue to present Mexico as 'cheap retirement haven in paradise.' While this narrative might help to attract readers and sell magazines, it's misleading.

Mexico offers *substantial value for money* for people who choose to retire here, that is a key reason why it's one of world's top places for foreign residents living on a pension. While affordably is an attraction and a benefit, it ought not to be your *only or primary* reason for retiring in Mexico; other factors related to intentions and lifestyle choices are important, as cited elsewhere in this guide.



FURTHER INSIGHT

- ❖ [See the chapter about the living costs](#) in Part Four of this guide for more details and a link to our free eBook about the cost of living in Mexico.

Estate planning for retirees in Mexico

If you plan to retire in Mexico, you should make time to consider and plan matters related to your estate. It would be a pity for your spouse (or heirs) to discover that your foreign will is invalid because you're legally resident in Mexico, or that any assets you hold in Mexico (e.g., property, investments, savings, etc.) are subject to punitive taxation due to lack of some straightforward planning and preparation. Some prior research and hiring the services of professional tax or legal adviser in Mexico can help you to plan and get your affairs in good order, ensuring that your estate is dealt with according to your wishes if you become unable to administer it for some reason, and if you die in Mexico.

FURTHER INSIGHT

- ❖ [Estate planning when you're living in Mexico](#)
- ❖ [Finding a Notary Public](#)
- ❖ [Lifestyle Assistance Services](#)

Voluntary work in Mexico

There are many charities and social organizations continually looking for volunteers to work for them in Mexico. Some are very local; others are part of larger, often international, agencies that place people in social, cultural, or humanitarian projects in countries world-wide, including Mexico.

If you're retired in Mexico and want to give some of your time and experience to a worthy cause, inquire locally about the charitable and social organizations that exist in your community and who might require help and expertise to deliver their services and value to the local communities.

The international agencies that advertise online for volunteers are social businesses and are not likely to be relevant to retirees here: they offer volunteer assignments and placements across Mexico in exchange for fees; these tend to be targeted at younger people who are seeking international/work experience.

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Mexico Lifestyle Consulting & Relocation Planning

There are lots of good, sensible reasons for moving to Mexico, but it takes consideration, research, and a plan to turn your lifestyle intentions into reality.

Mexperience offers a Mexico Lifestyle Consulting & Relocation Planning service that helps you explore options and identify key matters to consider, helping you to make informed choices and form a coherent plan for your intended lifestyle in Mexico.

Our consultant associates also help you to compile a shortlist of potential locations for you to live in Mexico and can also compose a written brief of the consultation for your reference.

Designed and structured to help you create a realistic plan

The [lifestyle consulting and relocation planning service](#) offered through Mexperience has been carefully designed and structured to assist as you consider choices for living, working or retirement in Mexico.

Each consultation is structured in a way that enables the consultant to discover important aspects about your situation, identify potential issues and the impact they might have on your decisions, and answer specific questions and cover any concerns you have regarding a move to Mexico:

- Help you to define your **intentions**
- Consider realistic and viable **options**, based on your life stage, lifestyle choices and expectations
- **Determine** if Mexico is a good fit for you, your partner, and family, as relevant
- Address any specific **questions or concerns** you have regarding moving to live, work or retire in Mexico
- Help you to compile a **shortlist of potential locations** in Mexico that may suit your lifestyle needs and intentions
- Give **helpful insights** and advice based on the consultant's practical knowledge and real-life experience of having moved to and lived/worked in Mexico
- Provide you with a checklist of **next steps** to help as you make your plans for moving and settling-in to Mexico

Consulting and planning service

The [lifestyle consultants we work with know Mexico intimately](#) and offer the choice of a fixed-fee consultancy package **or** hourly billing, so the consultancy service flexes with your situation and your individual requirements.

[Visit our Lifestyle Consulting & Relocation Planning page to learn more and make a service request](#)

PART THREE: LOCATIONS FOR LIVING & RETIREMENT IN MEXICO

Discover locations for your lifestyle in Mexico

This chapter summarizes locations throughout Mexico that foreign residents, whether retired or not, might consider as potential locations to live in Mexico. The locations are organized alphabetically in three groups: most popular, emerging, and underexplored.

- **Most popular:** includes locations that have for a long time, or in recent times, garnered considerable popularity with foreign residents (retirees and others) and have active communities of foreign residents established at the location.
- **Emerging:** summarizes locations that have, in recent years, been catching the attention of foreign residents and have fledgling or developing communities of foreign residents present there.
- **Underexplored:** features places that do not have significant numbers of foreign residents already established and are generally ‘off-the-radar’ for most foreigners considering Mexico for living and retirement; however, these places might offer attractions that may be of interest to some potential foreign residents and retirees seeking someplace more traditional, unusual, and with a lower concentration of foreign residents living there.

Each location features a brief overview and is labelled by type; nearby towns and cities are cited, and each entry also includes a link to Google Maps so that you can explore the location geographically online. Clicking/tapping on the location name in the description will connect you to corresponding pages on Mexperience where you can research the location in more detail.

Most popular places

This section includes locations that have for a long time, or in recent times, garnered considerable popularity with foreign residents (retirees and others) and have active communities of foreign residents established at the location.

Chapala, Ajijic, and Jocotepec

Type: Colonial Mexico | **Nearby:** Lake Chapala/Ajijic, Morelia & Pátzcuaro | **View Map:** [Google](#)

[Chapala, Ajijic and Jocotepec](#) are the three towns situated on the north shore of Mexico’s Lake Chapala—the largest lake in Mexico. The towns are situated about an hour’s drive south of Guadalajara, Mexico’s second largest city. These lakeside colonial towns are home to the highest concentration of foreign residents anywhere in Mexico. Attractions of the location include an ideal year-round climate, easy access to Guadalajara’s amenities and international airport, and a long-established community of foreign residents who organize a wide range of social and cultural events in the locality. Although the Lake Chapala area has historically been primarily a place for retirees, this is changing and people who are not yet retired, some with young families, have been relocating to this area in recent times.



Cozumel and Isla Mujeres

Type: Beach/Islands (Mexican Caribbean) | **Nearby:** Cancún, Riviera Maya, Mérida | **View Map:** [Google](#)

Although small island life is not for everyone, each of these islands, situated off the coast of Playa del Carmen and Cancún respectively, offer charms of their own. [Cozumel](#) is a larger island with more happening, and more amenities. [Isla Mujeres](#) is small, with hardly any traffic, and has beautiful calm beaches on one side and a rugged, dramatic coastline on the other (some houses overlook the latter). Cozumel has its own international airport (some flight routes are seasonal); and both islands are well-served with frequent sea ferries connecting them to the mainland.

Cuernavaca

Type: Colonial Mexico | **Nearby:** Tepoztlán, Mexico City, Puebla | **View Map:** [Google](#)

Since Aztec times, [Cuernavaca](#) has been a fashionable place for capital dwellers to repair and recuperate; and even today the city remains a popular getaway destination at weekends, and during holidays. It's a city with hidden charms and a lot going for it: its proximity to the capital, its magnificent climate, and a colonial feel with a sincere character. While it's not the most picturesque of Mexico's colonial cities, it has an authentic Mexican feel. The city is built on a mountain straddling five ravines that give this location unique microclimates: the northern limits of the city are forested and much cooler (cold in the winter); the climate between the north and the city center are temperate; and the areas south of the center get considerably warmer (hot in the summer) as you travel south. Its climate, especially in the temperature zone, remains one of the best you'll experience anywhere in Mexico and the city offers almost every service and amenity you may need, with easy access to the capital by road.

Guadalajara (near Chapala & Ajijic)

Type: Big City | **Nearby:** Lake Chapala/Ajijic, Morelia & Pátzcuaro | **View Map:** [Google](#)

[Guadalajara](#) is one of Mexico's important big cities, said to be 'the most Mexican of Mexican cities' that features a beautiful historic center and various districts or neighborhoods of interest to foreign residents, the most notable of which is [Tlaquepaque](#). The city is situated near Lake Chapala and Ajijic (see above), where most of foreign residents in this region live, although all of them repair to Guadalajara for services, shops, and amenities—and the international airport that is based on the south side of the city.

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La Paz, Todos Santos, and Loreto

Type: Beach (Gulf of California/Pacific) | **Nearby:** Los Cabos | **View Map:** [Google](#)

Situated in Baja California Sur, La Paz, Loreto, and Todos Santos are popular locations for living and retirement. [La Paz](#) is the capital city of the state that offers a laid-back, relaxed pace of life with plenty of water sports and outdoor activities amidst the unspoiled nature on its doorstep; it also offers ample amenities and transport connections including an airport and a ferry port to the Mexican mainland. [Todos Santos](#), situated southwest of La Paz near the Pacific coast of the peninsula, is the bohemian arts quarter of this region and is ideally suited to people who want to find a town away from the more commercialized feel of nearby Los Cabos. North of La Paz along the coast of the Gulf of California (formerly known as the Sea of Cortés) is [Loreto](#), a location well-known for its planned residential communities —mostly retirees— enjoying a fine climate within a beautiful natural environment.

Los Cabos

Type: Beach (Pacific/Gulf of California) | **Nearby:** La Paz, Todos Santos | **View Map:** [Google](#)

[Los Cabos](#) comprises a ‘corridor’ that connects two towns at the southern cape of the Baja California peninsula: Cabo San Lucas and San José del Cabo. The area is one of the most popular tourist destinations in Mexico and it’s also one of the primary locations where foreign residents choose to live in this region and includes a well-established community of foreign retirees. The agreeable climate (especially in the winter months), access to a comprehensive selection of amenities that foreign residents tend to seek in a destination —including excellent medical facilities, some of the world’s top rated golf courses, a well-developed local infrastructure, easy access via an international airport, and active local community groups— make Los Cabos one of the most attractive locations for living or retirement. Some choose to spend [only the winter months here](#) and rent out their homes in the summer when they are away. Los Cabos is not for everybody, and it’s one of the more expensive places in Mexico to live and buy property; but for the many foreigners who choose to call this place home, full or part-time—they love it.

Mexico City

Type: Big City | **Nearby:** Cuernavaca, Puebla, Tepoztlán | **View Map:** [Google](#)

[Mexico City](#) remains a strong favorite with working-age foreign residents who arrive here for the (net)working opportunities and buzz of the capital; and with retirees who never tire of the alluring charm of this, one of the world’s [largest and funkiest capital cities](#). Some people who come know the capital intimately and fall in love with it tend to stay without being able to articulate quite why they do. Perhaps they adore being part of the vibrancy, the vast size and complexity and contrasts of this remarkable historical metropolis that has been a major inhabited settlement of civilization for over 600 years. IN addition to the unsurpassed selection of services to found here, Mexico City also offers some of the world’s finest museums, parks, restaurants, markets, shops and, being the center of economic and political power, has the best connections to everywhere you’d ever want to travel to inside Mexico and internationally.



Playa del Carmen and Tulum

Type: Beach (Mexican Caribbean) | Nearby: Cancún, Cozumel, Mérida | View Map: [Google](#)

[Playa del Carmen](#) and the town of [Tulum](#) (more popularly known is the archaeology park here that features spectacular views across the turquoise waters of the Mexican Caribbean), and both part of the ‘[Riviera Maya](#),’ have become among the most sought-after places to live by foreign residents coming to Mexico in search of a beachside destination. ‘Playa’ (and to a lesser extent Tulum) have experienced tremendous growth in the last two decades. Not too far by road (three hours) from the historical and important city of Mérida, Playa and Tulum offer a beautiful Caribbean lifestyle with less commercial hype than its neighbor, Cancún (although in recent years, Playa del Carmen’s development has created a much more commercialized feel than was present here at the turn of the century). And with Cancún just 30 miles away, you can enjoy the excellent infrastructure and facilities it offers as well as access to a major international airport with direct connections to the US, Canada, and Europe (in season).

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Puerto Vallarta and Punta de Mita

Type: Beach (Pacific) | Nearby: Manzanillo, Mazatlán | View Map: [Google](#)

[Puerto Vallarta](#) and environs has a history and reputation all its own: this is one of Mexico’s fastest-growing areas and the influx in recent times of working-age foreign residents as well as retirees to this region has been unprecedented. The reasons are clear: the heart of Puerto Vallarta has an authentic colonial city feel to it, and the extensive ‘bay area’ —that encompasses the area of Mismaloya on the southern edge of the bay to Bucerías/Cruz de Huanacastle in the north— offers a wonderful oceanfront seat along Mexico’s Pacific coastline. This is a cosmopolitan, contemporary, and forward-looking region of Mexico. The winter climate is idyllic (July through October can be stifling with heat, although some people don’t mind this, or leave/travel during those months), the availability of local services and amenities is extensive and improving every year; it’s a readily accessible location with good road and air connections, and it’s considered by many who live here ‘the best place in Mexico to be.’ In recent years, Nuevo Vallarta and other towns northward including Bucerías and Sayulita have also become popular; and about 27 miles north of Puerto Vallarta you’ll find the more exclusive area of [Punta de Mita](#): with its rugged, picturesque and dramatic coastline, it’s home to some fine hotel-resorts, one of the country’s best golf courses, and higher-end residential developments.



San Miguel de Allende

Type: Colonial Mexico | Nearby: Guanajuato, Querétaro | View Map: [Google](#)

[San Miguel de Allende](#) was a quiet backwater and bohemian hideaway in the 1960s and 1970s, inhabited by foreign artists, writers, and hippies living alternative lifestyles in the highlands of south-central Mexico. San Miguel's popularity began to soar in the early 1990s and today this highland mountain town is one of the most popular colonial cities in Mexico to live in—sought after by foreign residents and Mexicans alike. People who have known the town for decades say that its [quaint roots have been forever altered](#) by the influx of investment and people in recent times; it does, however, continue to rate as one of the top places in Mexico for living and retirement. Situated at elevation in the rugged mountains in the state of Guanajuato, about a four-hour drive northwest from Mexico City, this old 'silver city' is one of the most picturesque of Mexico's colonial enclaves; residential property in the historic center and neighborhoods adjacent to it is among the most expensive in all Mexico. The town has a long history of attracting foreign residents and, like Lake Chapala, has very well-developed community groups and societies managed and frequented by foreigners and Mexicans living here. It also has a strong arts culture, with language, art and writing schools and societies prevalent. San Miguel offers an excellent selection of services and amenities, including good healthcare and medical facilities. The light here is outstanding, although being a relatively remote town situated at elevation, it can get quite cool or cold during the winter months after sundown and during the early mornings.

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Emerging places

This ‘emerging places’ chapter summarizes locations that have, in recent years, been catching the attention of foreign residents and have fledgling or developing communities of foreign residents present there.

Each location features a brief overview and is labelled by type; nearby towns and cities are cited, and each entry also includes a link to Google Maps so that you can explore the location geographically online. Clicking/tapping on the location name in the description will connect you to corresponding pages on Mexperience where you can research the location in more detail.

Guanajuato

Type: Colonial Mexico | **Nearby:** San Miguel de Allende, Querétaro | **View Map:** [Google](#)

[Guanajuato](#) is the capital city of the state of Guanajuato, and one of the most picturesque and well-preserved of Mexico’s historical colonial cities. Situated about 50 miles (90-minute drive) east of San Miguel de Allende, this city is experiencing an influx of foreign investment and, with that, interest from foreign residents seeking potential places to live and retire in Mexico. The nearest airport to here is in the city of León, about an hour’s drive east of Guanajuato. This a mountain city, with steep, sometimes narrow roads and alleyways; its history and culture make this one of the most attractive-looking places in Mexico to live, although you’ll need to feel confident negotiating its steep topography. The city is also popular tourist destination and experiences a high influx of visitors at weekends, and during holidays.

Mérida

Type: Colonial Mexico | **Nearby:** Campeche, Cancún/Riviera Maya | **View Map:** [Google](#)

[Mérida](#) is the capital city of the state of Yucatán, and quickly becoming one of the more popular destinations for foreign residents to live and retire in Mexico. November through March in Mérida is pleasantly warm; although spring and summer temperatures soar to highs of 105-115F (40-45C) making this one of the hottest cities in Mexico. Notwithstanding the spring and summer heat, this city has experienced an enormous influx of foreign residents and is on the cusp of becoming ‘popular.’ (Some say that if it were not for the tremendously hot climate here between April and October, it would be the most sought-after place to live in Mexico.) Mérida offers a lot to residents, who are attracted to its authentic Yucatecan culture and cuisine, its picturesque streets and neighborhoods, the wide array of local services and amenities available here, and its excellent transport links including modern roads and direct connections by air to the Mexico City and the USA. It’s also close to many of the historically important ancient Maya cities (archaeology sites) and offers residents ready access to breathtaking natural environments—and plenty of leisure opportunities, including outdoor adventure, swimming in natural *cenotes*, nearby coasts, and a collection of beautifully restored haciendas converted into fine restaurants or hotels. Mérida is among the most remarkable and culturally rich provincial cities you’ll find anywhere in Mexico and is likely to continue to attract and draw-in foreign residents who can cope with the summer heat or decide to overwinter here.



Morelia and Pátzcuaro

Type: Colonial Mexico | **Nearby:** Lake Chapala/Ajijic, Guadalajara | **View Map:** [Google](#)

Morelia and Pátzcuaro have been tucked away in the forested mountains of the state of Michoacán for years; but more recently these two places —Morelia, one of Mexico’s most elegant colonial cities; and Pátzcuaro, a charming and ancient highland town with strong indigenous roots— have been catching the eyes of a new generation of foreign visitors, as well as foreigners seeking unusual places to live or retire in Mexico. Direct flights from the USA to Morelia have helped to make this area more accessible, and there is also a modern tolled highway between Morelia and Mexico City that enables drivers to traverse this mountainous region in just under four hours. You can continue to traverse the mountains south from here and arrive in Ixtapa-Zihuatanejo, on shores of the Pacific Ocean, in less than four hours—offering a refreshing change from mountain life, and a repair away to instant warmth that can be especially agreeable during the coldest weeks of the winter. Morelia and Pátzcuaro are two places well worth exploring if you’re attracted to mountains, lakes, forests, and a genuine fusion of indigenous and colonial Mexico—and value easy access to the coastal plains of the Pacific.

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Mazatlán

Type: Beach (Pacific) | **Nearby:** Puerto Vallarta, Manzanillo | **View Map:** [Google](#)

Mazatlán, the northern-most ocean facing city on the ‘Mexican Riviera,’ has long been a favorite vacation spot for Mexican families. The location’s key attractions include a cooler climate than other beach locations further south, ready access to excellent services and local amenities, and one of the best ‘value for money’ options on Mexico’s Pacific coast. In recent years, significant real estate developments have begun to emerge as foreign residents have flocked to Mazatlán for living, working, retirement and second-home investments. The port city’s excellent air/road connections and proximity to the USA, coupled with affordable living and an agreeable coastal climate are making Mazatlán an increasingly attractive option for people who want ocean-side living without the ultra-commercialization associated with beachside locations more widely populated by foreign residents. Like Mérida, Mazatlán has become better known among foreign residents and those seeking places to live in Mexico that offer good local infrastructure and services along with some existing foreign resident communities and without the higher concentration of foreign residents now prevalent in the most popular locations. Substantial investments in infrastructure and services, including ports, roads, and other economic initiatives, are funneling considerable sums of capital into this region, and this coastal city appears likely to become one of the more popular coastal locations for foreign residents in years ahead.



Manzanillo

Type: Beach (Pacific) | **Nearby:** Puerto Vallarta, Ixtapa/Zihuatanejo, Guadalajara | **View Map:** [Google](#)

The port town of [Manzanillo](#) is situated on the Pacific coast about a four-hour drive from Guadalajara and a five-hour drive from Puerto Vallarta. This authentic Mexican resort town has two principal areas: the resort bays either side of the Santiago peninsula, and the busy commercial area downtown, on the southside. Although Manzanillo is a busy and important working port town on Mexico's west coast (it's also host to an important Mexican naval base), it still retains a tranquil, laid-back atmosphere with an authentic Mexican feel. Manzanillo is not well-known by foreigners seeking a place to live or retire in Mexico, although it does attract foreigners seeking a location that doesn't have a high concentration of existing foreign residents, and which offers a genuine Mexican flavor, style and feel. It's also one of the best value coastal locations anywhere in Mexico, offering a lower cost of living than popular resorts, and property prices that have not soared as they have in the most popular places like Los Cabos, Puerto Vallarta, and the Riviera Maya.

Oaxaca City

Type: Colonial Mexico | **Nearby:** Puerto Escondido, Puebla | **View Map:** [Google](#)

[Oaxaca](#) city, capital of the state of Oaxaca, is sometimes termed as 'the soul of Mexico.' This is one Mexico's most alluring and culturally rich cities; featuring a beautiful historic district, an international airport, and a modern tolled highway that connects you to Mexico City by road within six hours. Nearby are important archaeological sites including Monte Albán and Mitla; and the nearby town of Santa Maria del Tule is home to [Mexico's oldest living tree](#). This highland colonial city offers a year-round temperate climate, ready access to modern services and amenities, and a moderate influx of foreign residents who love living here and being part of the local community. Oaxaca state also borders the Pacific; the resort town of Huatulco is about a five-hour drive south, and Puerto Escondido an eight-hour drive south-southwest; both roads cross heavy mountainous terrain.

Querétaro

Type: Colonial Mexico | **Nearby:** San Miguel de Allende, Guanajuato | **View Map:** [Google](#)

[Querétaro](#), north of Mexico City, is a thriving colonial city within easy reach of the capital by road. The center is beautiful and kept pristine. In recent years, some Mexicans seeking to vacate Mexico City have moved to find a new home and lifestyle in Querétaro. The region is undergoing a period of significant investment, and the commercial and industrial growth is creating new jobs and new prosperity in the region. Querétaro is the southern gateway to Mexico's central highland region ("*El Bajío*") and has also become one of the country's top wine producing areas. Nearby, [Tequisquiapan](#) is a picturesque colonial town with character and charm that has been popular for decades as place to go for weekend get-aways, as well as a popular provincial town in the region for Mexican families to have homes in the countryside; it has the potential to become more popular among foreign residents, too. Querétaro is a place to consider if you want to be away from, but within relatively easy reach of, Mexico City and you're seeking a location with good infrastructure and amenities within an attractive colonial setting.

Tepoztlán

Type: Colonial Mexico | **Nearby:** Cuernavaca, Mexico City, Puebla | **View Map:** [Google](#)



Nearby Cuernavaca is [Tepoztlán](#), an ancient highland town overlooked by copper-toned cliffs. The town has long been a draw for well-heeled Mexican and foreign residents, and today remains something of an exclusive enclave that combines all the [attractions of a country idyll](#) with the convenience of being relatively close to the capital city of Morelos and also within easy reach of Mexico City. Tepoztlán is one of the most unique places in Mexico's colonial highlands: foreign residents are attracted to the natural beauty of the area, the peace, tranquility, and sanguine atmosphere. Most people who visit Tepoztlán remark on its tranquil serenity, and some speak glowingly about its mystic allure, the prevalence of its 'New Age' culture, the mystery of the UFOs that are often sighted here, and how this 'sacred valley' compels them to return. This is one of Mexico's more expensive colonial enclaves to buy or rent a home in; the town has a small but well-established community of foreign residents who organize a wide array of cultural, artistic, and trade initiatives locally.

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Underexplored places

This ‘underexplored places’ list features locations that do not have significant numbers of foreign residents already established and are generally ‘off-the-radar’ for most foreigners considering Mexico for living and retirement. These places might offer attractions that may be of interest to potential foreign residents and retirees seeking someplace more traditional, unusual, and with a lower concentration of foreign residents living there.

Each location features a brief overview and is labelled by type; nearby towns and cities are cited, and each entry also includes a link to Google Maps so that you can explore the location geographically online. Clicking/tapping on the location name in the description will connect you to corresponding pages on Mexperience where you can research the location in more detail.

Acapulco

Type: Beach (Pacific) | **Nearby:** Ixtapa/Zihuatanejo, Taxco, Cuernavaca | **View Map:** [Google](#)

[Acapulco](#) continues to attract a certain type of foreign resident; usually those who know Mexico well and enjoy the old-world charms these lands. Some head to the ‘[old town of Acapulco](#)’—on the south side—where, in the 1950s and 1960s (and for most of the 1970s) the rich and famous had homes. Those properties, now looking dated and some severely dilapidated and in need of restoration, may be acquired at value-prices. If you want something more modern and up-scale (with prices to match), head north along the bay to the *Diamante* area. On the road from downtown Acapulco to *Diamante*, you’ll also find houses overlooking the outstanding Acapulco Bay (it’s said that only Hong Kong can better it for style), but you’ll need deep pockets for those mansions, if one happens to be for sale when you’re looking. Acapulco offers coastal living with an authentic and traditional Mexican feel. The port city offers a wide range of local services and amenities. Acapulco’s heyday is long past, although the new *Diamante* area, near the airport with a relatively new international expo center adjacent, high-end hotel resorts, and contemporary residential developments, is proving a popular choice with potential new residents seeking modern facilities, tranquil living, and easy access to the traditional areas of Acapulco—now connected via a (tolled) road tunnel that makes the trip faster and easier than the narrow (but picturesque) coastal road that has become increasingly congested in recent times, especially during weekends and holidays.

Campeche

Type: Colonial Mexico (on Gulf Coast) | **Nearby:** Mérida, Veracruz | **View Map:** [Google](#)

[Campeche](#) is a picture-postcard colonial city on Mexico’s Gulf coast. Relatively unknown, even by travelers, this ancient port city holds potential for foreign residents seeking a coastal lifestyle amidst a historic and visually attractive colonial setting. Real estate developments have already begun to emerge here as the city begins to attract some attention from Mexican and foreign investors: high-end housing and condo communities are being built and sold along stretches of the beautiful coastline in this area. It’s a city with a low concentration of foreign residents that attracts people seeking the ‘authentic’ feel of Mexico, without the commercialization and notoriety that has characterized some other coastal towns and cities. Campeche is well served by an international airport offering connections to Mexico City and the USA and is also within an easy two-hour drive of the important and picturesque city of Mérida.



Comala, Colima

Type: Colonial Mexico | Nearby: Colima, Manzanillo, Ajijic, Guadalajara | View Map: [Google](#)

[Comala](#) offers semi-rural living in Mexico, off the beaten path, and ideal for foreign residents seeking a place to live that offers an authentic Mexican experience where you can fully immerse yourself in local culture and cultivate a traditional lifestyle integrated within welcoming and friendly communities. This countryside idyll is situated just 20 minutes by road from the capital city of Colima; about a 2.5-hour drive southwest of Guadalajara —Mexico’s second largest city— and approximately 90-minute drive east of the commercial port and resort town of Manzanillo—on the shores of the Pacific Ocean. When you’re looking for a place that’s far removed from the usual locations potential foreign residents tend to shortlist, amidst a rural idyll with easy access to urban services and amenities and good transport links, Comala can provide a countryside lifestyle amidst one of the most fertile and colorful regions of Mexico.

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Ixtapa and Zihuatanejo

Type: Beach (Pacific) | Nearby: Manzanillo, Acapulco, Pátzcuaro | View Map: [Google](#)

[Ixtapa](#) and [Zihuatanejo](#) are two adjacent and contrasting towns on the shores of Mexico’s Pacific coast, situated about 160 miles northwest of Acapulco. Most foreign residents and retirees who come here to live choose the traditional and quaint ‘village’ feel of Zihuatanejo instead of the modern ‘vacation resort’ of Ixtapa; although the latter offers a wider assortment of amenities on the doorstep. There is a good road connecting the two locations, which are only a few miles apart and the local airport offers connections to Mexico City as well as the USA (some flights are seasonal).

Puebla and Cholula

Type: Colonial Mexico | Nearby: Cuernavaca, Tepoztlán, Mexico City | View Map: [Google](#)

[Puebla](#) is a picturesque colonial city within easy reach of the capital by road, and well connected to the adjacent state of Morelos —home to Cuernavaca and Tepoztlán— via the spectacular *Siglo XXI* highway that offers unparalleled views of the Popocatepetl and Iztaccihuatl volcanoes. The heart of the old city is the most picturesque to live in; the rest of the city extends out and around from the historic center into a series of contemporary districts and neighborhoods more akin to the look and feel of Mexico City. Puebla is one of Mexico’s more industrial cities (large corporations have offices and factories here) and some people who want (or need) to live near Puebla but want to be away from the city might choose the adjacent [town of Cholula](#), famous for its churches, its university quarter, impressive views of the volcanoes, and host to one of the world’s largest pyramids (by volume). Cholula offers a more serene and provincial feel; the town is also a popular tourist attraction and becomes busy during the weekends.



Puerto Escondido

Type: Beach (Pacific) | **Nearby:** Oaxaca City, Huatulco, Puerto Angel | **View Map:** [Google](#)

[Puerto Escondido](#), a surfers' beach town and chic oceanside location, is a 'niche' location for foreign residents and retirees considering places to live in Mexico. This Pacific coastal enclave attracts surfers and the bohemians looking for rustic, authentic —often remote and undiscovered— Mexico by the sea. If you're a surfer, an artist, a romanticist, or a hippy-at-heart (or for real), consider Puerto Escondido (and nearby Puerto Angel) as you scout for places to settle in Mexico. Puerto Escondido is one of the more remote places you can choose to live in Mexico; you can fly here, but if you intend to move around on land, it's a seven-hour drive to Acapulco; about a 90-minute drive to Puerto Angel, and an eight-hour drive to Oaxaca City over heavy mountainous terrain. Puerto Escondido is one of those locations that attracts and retains certain types of foreign residents; if you're attracted to alternative lifestyles, remote places, and stunning coastal scenery, a reconnaissance visit is essential to get to know the town, its people, and the surrounding areas.

San Cristóbal de las Casas

Type: Colonial Mexico | **Nearby:** Tuxtla Gutiérrez, Comitán de Domínguez | **View Map:** [Google](#)

[San Cristóbal de las Casas](#) is a highland mountain town, situated amidst the thickly wooded mountain jungles in the state of [Chiapas](#) in southern Mexico. Like Pátzcuaro, its strong ties to traditional cultures and indigenous roots have kept its style and character very distinct to most other places in Mexico. San Cristóbal is a place to consider when you're looking for highland mountain living in a relatively remote area of Mexico. The town is about a 90-minute drive from the nearest big city, the state capital city of [Tuxtla Gutiérrez](#); and a two-hour drive to [Comitán de Domínguez](#), a quaint and quiet colonial town very near the border with Guatemala. San Cristóbal has a relatively low concentration of foreign residents and retirees, probably due to its remoteness; although for those who do choose to live here, the outstanding natural scenery, the strong indigenous heritage, and the rugged mountain-jungle terrain, are all an integral part of the attractions of this place. It's a location to consider when you're seeking places off-the-beaten path amidst authentic and uncommercialized culture, and when you're seeking to cultivate a local lifestyle among traditional highland communities.

San Felipe

Type: Beach (Gulf of California) | **Nearby:** Mexicali | **View Map:** [Google](#)

[San Felipe](#) in Baja California has been a favorite stopping point for travelers exploring the Mexican Baja peninsula for years. Today, San Felipe is a retirement haven with significant investments in real estate projects that have created new infrastructure, services, amenities, and affordable retirement homes. One of the key attractions for Americans with homes and families situated in the southern US is that San Felipe is just a two-hour drive south from the border (Mexicali) and its location offers an agreeable climate, an outstanding mountain backdrop, and attractive waterside living and leisure opportunities on the shores of the Gulf of California (formerly known as the Sea of Cortés).



Veracruz

Type: Colonial Mexico (on Gulf Coast) | Nearby: Puebla | View Map: [Google](#)

[Veracruz](#) is an important industrial port city on Mexico's Gulf Coast. Although it may not strike most people considering places in Mexico for living or retirement as a potential location for a shortlist, the city offers certain charms of its own which are particularly attractive to people who know Mexico well and enjoy a fusion of Mexican and Caribbean cultures. The historic center is frequently likened to pre-revolutionary Havana, and although its colonial buildings lack the majesty of those found in the Cuban capital, this remains a charismatic port city that attracts people seeking coastal living and authenticity away from the traditional tourist and foreign resident trails. Veracruz city is situated less than four hours by road from the colonial city of Puebla, and about a five-hour road trip from Mexico City.

FURTHER INSIGHT

- ❖ [Discovering places to live in Mexico](#)
- ❖ [Guides to places to live](#)
- ❖ [Resources for planning your lifestyle in Mexico](#)

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Mexico Lifestyle Consulting & Relocation Planning

There are lots of good, sensible reasons for moving to Mexico, but it takes consideration, research, and a plan to turn your lifestyle intentions into reality.

Mexperience offers a Mexico Lifestyle Consulting & Relocation Planning service that helps you explore options and identify key matters to consider, helping you to make informed choices and form a coherent plan for your intended lifestyle in Mexico.

Our consultant associates also help you to compile a shortlist of potential locations for you to live in Mexico and can also compose a written brief of the consultation for your reference.

Designed and structured to help you create a realistic plan

The [lifestyle consulting and relocation planning service](#) offered through Mexperience has been carefully designed and structured to assist as you consider choices for living, working or retirement in Mexico.

Each consultation is structured in a way that enables the consultant to discover important aspects about your situation, identify potential issues and the impact they might have on your decisions, and answer specific questions and cover any concerns you have regarding a move to Mexico:

- Help you to define your **intentions**
- Consider realistic and viable **options**, based on your life stage, lifestyle choices and expectations
- **Determine** if Mexico is a good fit for you, your partner, and family, as relevant
- Address any specific **questions or concerns** you have regarding moving to live, work or retire in Mexico
- Help you to compile a **shortlist of potential locations** in Mexico that may suit your lifestyle needs and intentions
- Give **helpful insights** and advice based on the consultant's practical knowledge and real-life experience of having moved to and lived/worked in Mexico
- Provide you with a checklist of **next steps** to help as you make your plans for moving and settling-in to Mexico

Consulting and planning service

The [lifestyle consultants we work with know Mexico intimately](#) and offer the choice of a fixed-fee consultancy package **or** hourly billing, so the consultancy service flexes with your situation and your individual requirements.

[Visit our Lifestyle Consulting & Relocation Planning page to learn more and make a service request](#)

PART FOUR: LIVING & RETIREMENT ESSENTIALS

Practical matters related to living and retirement in Mexico

As you work through plans for your move to Mexico, an array of practical matters will begin to emerge that you'll need to learn to work through and deal with. This part of the guide covers the key practicalities you'll need to manage regularly when you move to Mexico and each chapter connects you to additional information and resources where you can find guidance, local insights, and assistance services.

Essential skills for expats

Our series on the 'Essential Skills for Expats in Mexico' helps you to learn about key skills and abilities you'll need to have or develop to help make your move and settlement here a success and avoid the obstacles and difficulties that some people encounter to when they arrive in Mexico less mindful of the adjustments needed when intending to live and adapt to living in a foreign country.

FURTHER INSIGHT

- ❖ [Essential skills for expats in Mexico](#)

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Social and business etiquette

When you move to Mexico, you'll need to learn how to navigate Mexico's modern-day social and business etiquette protocols and get a good grasp of the graces practiced in the local cultural environment to help you integrate culturally and prevent you from committing unnecessary *faux pas*.

Mexperience publishes a detailed free eBook that shares invaluable information about how to assimilate Mexican customs, whether you arrive to live and retire, work, or transact business here. The guide helps you to:

- Understand social etiquette in Mexico
- Learn how to act and respond in specific situations
- Speed up your assimilation of Mexican culture
- Prepare for business meetings
- Improve your negotiating position
- Avoid embarrassing *faux pas*



FURTHER INSIGHT

- ❖ [Free eBook: Guide to Social & Business Etiquette in Mexico](#)
- ❖ [Learn more about societal structures in Mexico](#)
- ❖ Latest articles about [local customs](#) and [culture](#) in Mexico
- ❖ [Foreign Native](#): includes insightful articles about the nuances of Mexican culture

Health, medical matters, and well-being in Mexico

Health and well-being are usually near the top of everyone's priority (and questions) list when they consider a move to Mexico, and especially for retirees considering Mexico as a place to live. Mexico offers a wide range of modern health and medical services and facilities, including doctors, surgeons, dentists, opticians, and natural healthcare professionals.

Some forward planning is advisable, and this chapter helps you and your partner or family to consider some of the key elements of planning for your health needs when you move to Mexico.

US Medicare in Mexico

If you are a beneficiary of Medicare service in the US, note that Medicare is not available in Mexico, although there are some caveats, and alternatives to consider.

FURTHER INSIGHT

- ❖ [About the \(un\)availability of US Medicare in Mexico](#)

Reciprocal healthcare agreements with other countries

Mexico has no reciprocal healthcare agreements with other any other countries, so even if you have government-funded healthcare in Europe or a health plan in Australia or Canada, for example, these will not cover you in Mexico.

Access to medications

Most of the medications available elsewhere are available in Mexico; although if you are currently taking very specialized medicines, you should research the availability of these in Mexico beforehand and make appropriate arrangements to have specialized medications dispensed to you elsewhere in the unlikely event that they are not available here. Many medications are available “over the counter,”—even medicines which may require a prescription in other countries. Mexico's health department has been tightening up regulations in recent times, most notably in relation to antibiotics; and highly specialized (controlled) drugs require special prescriptions from licensed medical specialists and are only dispensed from certain places.

Medicine prices vary—they are not as inexpensive as they used to be some years ago, but remain affordable, especially in comparison to US prices. Generic formulations are widely available and can be considerably less expensive than the patented brand version of the drug; check with your doctor or medical specialist for advice and guidance about this.



Planning for your medical needs in Mexico

It's prudent to plan for your healthcare and medical needs when you come to live and work or retire in Mexico. You'll find excellent healthcare facilities here, some in line with top US medical centers, but these are privately-run, and all medical care must be paid for at the point of delivery through an insurance coverage, or out of pocket.

Organizing your medical healthcare needs

The most influential factors that will determine how you choose to organize your healthcare needs in Mexico are likely to be related to how long you intend to live in Mexico each year, your current age and state of health, whether you are working or retired, what coverages you might have in place elsewhere, and how risk adverse you are.

If you:

- intend to move to Mexico full-time, most insurance policies issued in your home country (health, travel, etc.) will not cover you for events that happen in Mexico, *unless* you have a special type of 'global' policy—see below;
- only intend to move to Mexico part-time, check with your current medical insurance coverages to see if they will cover you while you're away. Most coverages specify limitations on how many days a year you can be outside of your home country and will probably require you to return to your home country to access certain types of (usually critical) health services, and in this situation a medical evacuation insurance coverage (see below) could be helpful;
- plan to live, or are living, in Mexico full time, there are choices about coverage plans you can opt buy as a legal resident in Mexico—see below for details;
- have a special type of medical coverage that will always cover you provided you are physically in the country where it's administered, e.g., US military veterans' insurance, then a medical evacuation insurance plan that will fly you back to a hospital of your choice could be a useful part of your healthcare plan strategy;
- have a global health insurance policy (often provided by some employers as part of a work package, or part of comprehensive retirement benefits package) these will often provide coverage in Mexico—check with your plan provider for details. These policies are not common; they are a form of 'gold plated' insurance product that tends to be dispensed to certain types of senior managers and executives working (or retired from) large corporations, governments, or government agencies; or to employees who negotiated these are part of their remuneration (and/or pension) arrangements.

Medical insurance options in Mexico

If you're not covered by some other policy and need to make your own healthcare arrangements, there are several health-plan options available for foreign residents holding legal residency permits Mexico, that include:



Private medical plan

You may opt to purchase a [private medical insurance plan](#) that will give you access to private clinics and hospitals across Mexico. Plans vary in cost depending on your age, your health history, and how much deductible you are willing to pay for each insured event.

Health coverage via Mexico's IMSS

Some foreign residents choose to purchase [health coverage via IMSS](#), the Mexican social security program, that is available to foreigners who are legally resident here and pay the annual subscription fee; the fee depends on your age and there are some conditions that are excluded. You don't have to be employed or working in Mexico to sign-up; although if you are formally employed here, you might have some access to this through monthly contributions you and your employer make toward it. This is an affordable option that is open to most people (some exclusions apply); reports about its efficacy and quality are mixed and most people tend to purchase private health insurance if they can afford it.

Medical evacuation insurance

A special type of [medical evacuation insurance](#) can be helpful if you have access to medical coverages in your home country that can only be accessed when you're there physically. If you do, you might consider purchasing a basic insurance policy, paying out of pocket for incidentals, and have medical evacuation as a backstop in the event of a *major* illness or situation; however, note that the decision to evacuate you is one made by your doctors, not by you. Our [guide to medical evacuation](#) describes this.

Paying out of pocket

If you don't have insurance coverages while you're living in Mexico, paying out of pocket for medical care is an option that some people opt for; straightforward medical procedures, e.g., mending broken bones, hernia operations, etc., are not too expensive in Mexico (and a fraction of the cost of these procedures in the US) but costs of dealing with major accidents, major procedures, and treating severe illness, can quickly escalate to levels that become unaffordable for most people, especially if longer periods of hospitalization or specialist care are involved; [insurance is helpful in these cases](#).

FURTHER INSIGHT

- ❖ [Latest articles about health and well-being in Mexico](#)
- ❖ [About the \(un\)availability of US Medicare in Mexico](#)
- ❖ [Insurance options for foreign residents living in Mexico](#)
- ❖ [How to access Mexico's public healthcare system, IMSS](#)
- ❖ [Learn about medical evacuation from Mexico](#)
- ❖ [Request a quote for private healthcare insurance in Mexico](#)



Money and finances in Mexico

When you move to Mexico, you'll need to get acquainted with and accustomed to the local currency, and organize matters related to your finances.

This chapter helps you to consider key matters related to money and finances and includes a links to our latest articles and our free eBooks that offer comprehensive guidance about money, finances, and banking services in Mexico.

Opening a local bank account

Mexico has about six 'big banks' as well a selection of regional and specialist banks to choose from. Most retirees moving to Mexico will open a bank account locally to facilitate management of their day-to-day finances—especially if they are living here for more than just a small part of the year.

Legal residency required

You will need a resident permit (temporary or permanent) to [open a local bank account in Mexico](#). Almost all foreign residents in Mexico seem to keep at least one bank account (and/or a credit card) active in their country of origin, too. If you sell your home abroad, you *might* need an address in your home country (family or friend) to keep the account open, or the bank in your home country might use your Mexican address as a reference on the account—check with your bank for details.

Transactional use

Most foreign retirees only use their Mexican bank accounts for transactional purposes; charges and interest rates on borrowing in Mexico are higher than you may be used in your home country and carry additional charges including 'IVA' ([Mexico's sales tax](#)) on unsecured loan interest—that adds to the cost of most types of borrowing. Download our [free eBook about Money and Banking in Mexico](#) for details.

Mexican cellphone needed for online banking

In years past, all banking in Mexico had to be done at the local branch, which made waiting lines at banks long and everyday banking time-consuming. However, internet banking is now ubiquitous in Mexico, making it possible to bank online, pay bills, and transfer money to others easily and without the need to line up at the bank. The procedure for opening an online account can be somewhat bureaucratic and [requires you to have a Mexican mobile phone](#), but it's worth it, as it will save hours of time each year not lining up at banks to transact your business.

Using foreign bank cards for cash and purchases

Some foreign residents who come to Mexico—notably those who only live here for a few weeks or months each year, or who frequently cross the border by road between their home in the US and Mexico—might not open a bank account in Mexico and use their foreign bank cards here instead. This is doable: all major stores and traders accept Visa and MasterCard; some accept Amex cards too—and you can withdraw cash in Mexican pesos from local ATMs using your foreign bank cards. Note however, that charges and exchange rate fees at ATMs can make this more expensive in the long term.



Your tax affairs in Mexico

As you make plans to live and work or retire in Mexico, you might need to contact the tax authorities in your home country to ask them what the current tax policy is on, for example, pension and investment or other income earned in your home country and paid while you are resident overseas.

Taxation can be one of the most complex areas for foreign residents to deal with—especially so if you have significant financial assets to manage. On the plus-side, being a foreign resident can be tax-efficient, if you plan correctly and arrange your affairs according to relevant tax laws.

You might already have an accountant that may advise you on these matters. International tax planning is a specialized service; some ‘domestic’ accountants may be able to give general counsel, but most will refer you to a specialist.

In some cases, you might need to watch out for double-taxation; that is, your income being taxed in your home country as well as in Mexico where you are living and working, or in retirement. Mexico has what are termed as ‘Double Taxation Agreements’ with many countries (including the USA, Canada); in these cases, you will normally get to choose which country you wish to be taxed in and will only be taxed on your income *once*.

Because of the complex and changing nature of tax rules, and the fact that everyone’s situation will have unique characteristics, we recommend that you hire the services of a professional tax accountant or financial advisor/planner to help you with your arrangements.

Moving to a foreign country might, in some cases, provide some helpful opportunities to maximize your income and capital’s tax efficiency. However, because the laws change often, it’s essential to consult a professional who is dedicated to reading the latest information and who understands not just Mexico’s tax system, but the tax system where you live elsewhere and/or where your assets are based.

Mexico’s tax system, like that of most countries, is complex and is often being tweaked, added to, or changed. In addition to hiring a tax planner (or accountant) in your home country, we recommend you find an accountant in Mexico to discuss your situation. Tax matters are often complex, and everyone’s situation is unique; taking advice from an accountant or other tax-planning professional who is current with the latest rules is the best way to get apprised of the latest rules and thus be able to organize your finances in appropriate ways.

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Tipping and bargaining in Mexico

Tipping and bargaining are woven into the fabric of Mexican trading culture and appropriate in many everyday situations. The articles and guides on Mexperience help you to get acquainted with them.

FURTHER INSIGHT

- ❖ [A primer on Mexico's tipping culture](#)
- ❖ Cash please: you still need plenty of [notes and coins in Mexico](#)
- ❖ Latest articles about [tipping in Mexico](#)
- ❖ Free eBook: [Guide to Social & Business Etiquette in Mexico](#)
- ❖ Free eBook: [Guide to Money and Banking Services in Mexico](#)

Free eBook: Money and banking services

Our free eBook guide gives you a comprehensive overview of Mexico's money system as well as the banks and banking services available that help to facilitate the commercial interactions you'll need to engage with while you're here.

The local knowledge shared in this guide helps you to consider your needs and formulate a plan to manage your money and any investments you have in Mexico, as well as arrange banking and financial services that provide essential support as you begin to realize your living and lifestyle plans.

The guide covers many topics, including:

- The Mexican peso – learn about the country's currency and its banknotes
- Bank cards – using debit, credit cards and ATMs in Mexico
- Money exchange – learn about how to exchange foreign currency for Mexican pesos and vice versa
- Money transfers – how to transfer money to, from and within Mexico
- Money essentials – money and banking safety tips and local knowledge
- Opening a Mexican bank account – the requirements and mechanics of opening and running a bank account in Mexico
- Banking services – services and facilities offered by Mexican banks, as well as a profile of the principal banks and financial institutions

FURTHER INSIGHT

- ❖ Free eBook: [Guide to Money and Banking Services in Mexico](#) — this guide is detailed and comprehensive, describing essential things to help you manage your finances, including an entire section on banking services, how to open an account, and a list of banks to choose from.
- ❖ [Latest articles about money and finances in Mexico](#)
- ❖ [Learn about Mexico's banknotes and currency](#)



Cost of living in Mexico

How much money you spend living in Mexico, regardless of your life stage, will ultimately depend on your living choices, your health and mobility needs, whether you pay rent or own a home, and your lifestyle arrangements.

Key factors that will influence your living costs

Precisely how much money you'll need here to retire depends on a wide range of factors including:

- where in Mexico you choose to live: the most popular places also tend to be the most expensive to live in—from rents and house prices to everyday living expenses;
- whether you will rent or buy a home in Mexico;
- whether you have homeowner association fees to pay in addition to other expenses;
- the state of your general health and well-being: healthcare insurance premiums are higher for those with previous ailments, and while medications are less expensive in Mexico, they are still a cost and might have to be paid out of pocket;
- whether you'll have a car or other vehicle(s) in Mexico to run and service;
- how often you travel, including trips back to your home country;
- what lifestyle choices you make including things like how and where you shop, how often you eat out, how much alcohol you consume (alcohol prices have been rising steadily in recent years), how much you spend on non-essentials, how much you spend on healthcare matters and medications, etc.;
- how much home help and other domestic assistance services you want or need: for example, whether you hire a maid (and how often), a gardener, someone to maintain your swimming pool, if you have one, and other home services, e.g., nurses, or in-home care givers.

Mexico lifestyle consulting and relocation planning

The [Mexico Lifestyle Consulting & Relocation Planning service](#) helps you explore options and identify key matters to consider, helping you to make informed choices and form a coherent plan for your intended lifestyle in Mexico. [Learn more and make a service request](#)

Mexico offers *substantial value*; but beware of false promises

Mexico offers *substantial value for money* to people who choose to live or retire here, that is a key reason why it's one of world's top places for foreign residents living on a fixed income. While affordability is an attraction and a benefit, it ought not to be your *only or primary* reason for coming to Mexico; other factors related to intentions and lifestyle choices are important, as addressed in Part One of this guide.

Some publications continue to present Mexico as 'cheap living or retirement haven in paradise.' While this narrative might help to attract readers and sell magazines, it's misleading.



Staple food and drinks cost less here than they do, for example, in the US and Europe; land and real estate prices are affordable ([although they have been accelerating recently](#)), eating out is affordable; the price of homewares, furniture, and domestic appliances can vary although the market is competitive and deals can be found, in-store and online.

Mexico offers *good value* for your money, and you can live well here for less than you might spend in your home country, but we recommend that you download and read our free eBook: [Guide to the Cost of Living in Mexico](#) that's updated annually and will help you to determine what your living costs are likely to be based on your *individual choices* and lifestyle situations.

A note about domestic energy costs

When you're living in Mexico, you'll likely spend less on domestic energy costs, especially if you choose to live at elevation, as you won't need to spend money heating your home in the winter and cooling it in the summer.

In some regions at higher elevations where heating is desired during certain times of the year (usually between December and mid-February), low-cost heating solutions like fireplaces and wood burning stoves can take the edge off the cold after sundown and during the early morning; and in most cases an extra blanket on the bed will suffice to keep you comfortably warm overnight.

At lower elevations, along the coasts, hot summers can push up electricity bills *significantly* through the frequent use of air-conditioners, although using [swimming pools](#) and ceiling fans to cool down can help you to mitigate these high spring and summertime electricity costs. If you're building your home in a hot climate, there are various techniques that can be employed to make your home energy efficient.

FURTHER INSIGHT

❖ Free eBook: [Guide to making your Mexican home energy efficient](#)

Free eBook: Guide to the Cost of Living in Mexico

Mexperience publishes a detailed and practical guide that enables you to understand living costs in Mexico and compose a budget based on your individual lifestyle situation. Instead of guessing at what living costs might be in Mexico, this free eBook guide enables you to create an accurate estimate of your living costs, based on your individual situation and lifestyle choices.

The Mexico cost of living guide is updated annually, and includes:

- An in-depth examination of living costs that enables you to work out the *actual costs* of living in Mexico today
- A summary of typical costs across a selection of essential services foreign residents tend to use in Mexico including accommodation (rentals and purchase), utilities, home maintenance, domestic services, transport, fuel, communications, and education. The guide also highlights what areas in Mexico are more and less expensive to live in
- A 'cost of living essentials' section that is filled with practical advice based on the actual experiences of living costs here including a chapter on the myths and realities of living costs in Mexico



- Useful information about the effect of currency exchange rates on your budget, a Mexican peso report and forecast, and valuable practical insights about the day-to-day costs of living in Mexico.
- A list of commonly overlooked costs which people often forget to include when they work out their budgets for living in Mexico
- Comprehensive reference section with links to a wealth of relevant online information sources where you can get up-to-the-moment pricing information

FURTHER INSIGHT

- ❖ Free eBook: [Guide to the Cost of Living in Mexico](#)
- ❖ Free eBook: [Guide to Money and Banking Services in Mexico](#)
- ❖ Free eBook: [House Maintenance and Home Security in Mexico](#)
- ❖ Free eBook: [Guide to making your Mexican home energy efficient](#)
- ❖ Latest articles about [your money and finances in Mexico](#)

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Transportation and mobility

Wherever you choose to live in Mexico, you'll need to consider transportation choices, accessibility, and mobility issues. Mexperience offers extensive articles and guides about transport and mobility in Mexico. This chapter summarizes the key choices and connects you to further resources.

Getting around in Mexico

Mexico offers a wide range of transport choices to help visitors and residents get around the country and local areas. This guide on Mexperience describes a summary of the options available.

FURTHER INSIGHT

- ❖ [Getting around Mexico](#)
- ❖ [What happened to Mexico's passenger train network?](#)



Driving in Mexico

Driving in Mexico—even in Mexico City—is not as scary as many people make it out to be. Our guide to driving in Mexico and latest articles about driving here will give you plenty of background information and practical tips to help you travel safely on Mexican roads. See the Further Insight links, below, for details.

Foreign-plated cars

Quite a few foreign residents, especially those from the US and some from Canada, decide to bring their vehicle with them when they move to Mexico and **import it using a Temporary Import Permit (TIP)**. You can keep a foreign-plated car here if you hold a visitor's permit (FMM) or a **temporary** residency permit; permanent residency permit holders *cannot* import a foreign plated car using a TIP.

Buying a car locally

If you intend to stay in Mexico long term and/or intend to apply for permanent residency (and thus become excluded from bringing a foreign plated car) you may want to consider buying a car locally; you can drive on your foreign-issued license, but you might also consider getting a Mexican driver's license in the state where you live.

Auto insurance for your car

Third party coverage is compulsory under Mexican law; while many people might still drive uninsured, it's prudent to ensure that your car is properly covered for damages, loss, accidents, *and* third-party liability when you are on the roads in Mexico.

Foreign-plated vehicles: If you intend to bring your foreign plated car to Mexico, you'll need to buy a **special auto insurance coverage for it** as your US or Canadian insurance cannot cover third party liabilities here, and it probably doesn't provide essential assistance and legal services you'll need in the event of an accident, especially if the accident is a serious one.

Local vehicles: If you buy and drive a Mexican-plated car, there is a wide choice of local insurance coverages you can choose from and our free eBook: **cost of living guide** has a chapter about buying insurance with links to local insurance companies.

FURTHER INSIGHT

- ❖ Free eBook: [Guide to Driving & Road Trips in Mexico](#)
- ❖ Bringing [foreign-plated vehicles](#) and [FAQs about TIPs](#)
- ❖ [Driving out of Mexico with your car](#)
- ❖ [Auto insurance for your vehicles](#)
- ❖ [Dealing with major and minor road accidents](#)
- ❖ [Guide to Mexico's toll roads](#)
- ❖ [Guide to car rentals in Mexico](#)
- ❖ [Latest articles about driving in Mexico](#)



Using local taxi cabs

You'll find a plentiful supply of affordable taxis across Mexico's cities and towns, and you'll discover that getting around Mexico using taxis is surprisingly affordable. Our guide to taxis describes how taxis in Mexico operate, and how to make use of taxis effectively and safely here, including the use of app-cab services like Uber, Didi, and Cabify.

FURTHER INSIGHT

- ❖ [Guide to using taxis in Mexico](#)
- ❖ [Latest articles about taxis and app-cabs](#)
- ❖ [Living in Mexico without a car](#)

Mexico lifestyle consulting and relocation planning

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Bus travel in Mexico

Mexico's national bus network is professionally run and offers an affordable means to travel across Mexico by land. Our complete guide about traveling by bus here introduces you to Mexico's bus network, bus companies, its features, services, and shows you how to travel efficiently by bus, using the highly developed, nation-wide network of regional bus routes in Mexico, including 'executive' class bus lines.

FURTHER INSIGHT

- ❖ [Guide to bus travel in Mexico](#)
- ❖ [Mexico's executive class bus lines](#)
- ❖ [Latest articles about bus travel in Mexico](#)

Flights and air travel in Mexico

Mexico has a modern and extensive network of airports and airline companies operating domestically and internationally. With nearly two million square kilometers of territory, flying across Mexico is sometimes a better alternative to ground transport, as it can take many hours—or days—to traverse the long distances by road using a car or bus. Our guide to flights and air travel in Mexico helps you to get acquainted with the choices available.

FURTHER INSIGHT

- ❖ [Guide to flights and air travel in Mexico](#)
- ❖ [Latest articles about air travel](#)

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Safety and security in Mexico

Statistics reveal that the overwhelming number of visits to Mexico pass trouble-free; and when asked about safety, many foreign residents living in Mexico respond that they feel comfortable and generally safe living here. Safety and security precautions are prudent wherever you live, and Mexico is no exception.

FURTHER INSIGHT

- ❖ [Safety summary on Mexperience](#) (updated about once a year)
- ❖ [6 reasons why Mexico is safer than you think](#)



- ❖ [Latest articles about health and safety in Mexico](#)
- ❖ Free eBook: [House Maintenance and Home Security in Mexico](#)

Keeping in touch: communications

Mexico offers a wide range of telecommunication services from simple land-line telephones to high-speed internet services as well as the latest mobile and mobile data technologies.

This chapter describes how you can stay in contact using the telephone, cellular and internet services, the Mexican postal services, and other couriers when you're living in Mexico, with references to detailed articles and guides on Mexperience.

Telephones

The three main providers for landline telephone services in Mexico are Telmex, Izzi, and TotalPlay. Monthly-fee plans offer unlimited calls across Mexico and most (but not all) countries world-wide as well as high speed internet with unlimited data (fair use policies may apply).

FURTHER INSIGHT

- ❖ [Guide to land line telephones in Mexico](#)

Mobile phones

Mexico's mobile telephone network is extensive, offering reliable voice and data on the move in coverage areas. Monthly phone plans offer unlimited calls across Mexico, the US and Canada, and they also include a monthly data allowance, in exchange for a modest monthly fee.

FURTHER INSIGHT

- ❖ [Guide to cell phones in Mexico](#)
- ❖ [Mexican cell phone plans](#)

Internet access

Mexico has a reliable national internet network that offers high-speed internet from landlines, mobile phones, and mobile data modems—that can be helpful if your property is situated in a more remote area where landline coverage doesn't reach.

FURTHER INSIGHT

- ❖ [Latest articles about internet services in Mexico](#)
- ❖ [Wireless home internet services](#)
- ❖ [Internet access using satellite services](#)



Postal service and private couriers

Mexico's national postal system is known for being notoriously slow, but it's unusual for items to be lost completely in the post! Most people sending physical time-sensitive or important documents, and packages, will use a private courier service.

FURTHER INSIGHT

- ❖ [Guide to sending post and shipping physical items in Mexico](#)
- ❖ [Learn about November 12th, *Día del Cartero*](#)

Further references

Mexperience publishes regularly updated articles and guides about communications and tips for keeping in touch while you're in Mexico, and our free eBook: the guide to the cost of living in Mexico contains a chapter with detailed information about buying telecommunications services in Mexico.

FURTHER INSIGHT

- ❖ [Latest articles about telephony services](#)
- ❖ [Latest articles about internet services in Mexico](#)
- ❖ [How to dial \(including cell phones\) to phones in Mexico, and from abroad](#)
- ❖ [Guide to Communications in Mexico](#)
- ❖ Free eBook: [Guide to the Cost of Living in Mexico](#) – contains a chapter about buying telecommunications services in Mexico with links to telephone service companies

Mexico lifestyle consulting and relocation planning

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Adapting to climates, seasons, and weather

The local climate and weather affect us every day of the year, so it's worth taking time to research locations in Mexico that you are likely to feel comfortable living in year-round, or during the times of the year that you intend to spend in Mexico, as you shortlist potential places to live, work, or retire here.

This chapter highlights key matters related to considering the climate and local environment and connects you to the extensive articles and guides available on Mexperience for further research.



Mexico's climate and topography

Mexico is a vast land with varying climates by location, and those climates are influenced by a location's latitude and the regional topography. If you choose to live in the mountain highlands you'll experience temperate year-climates (some places can get quite cool or cold in the winter months); if you choose to live along the coastal plains, winters will usually be pleasantly warm, and summers hot and humid.

FURTHER INSIGHT

- ❖ [Mexico: land of three lands](#)
- ❖ [Hot coasts, cool colonial cities](#)

Learning to live at higher elevations

If you're shortlisting any colonial cities, or places to live in the highlands (including Mexico City and Guadalajara) we recommend that you consider how you will cope living at elevation; most people can adjust easily to living in thinner air, but you should keep this in mind if you're moving from a low-elevation area to living a mile or more up on a mountain.

FURTHER INSIGHT

- ❖ [Breathing easy in places situated at high elevation](#)
- ❖ [Why 7,000 feet can't deliver a free lunch](#) (cooking at elevation)

Dealing with the heat and humidity

If you're shortlisting coastal towns and cities and areas along the coastal plains, including the Yucatán region of Mexico, consider how you may cope in climates with high heat and high humidity. November through to early April can be gloriously warm and comfortable in low-lying areas; however, spring and summer can be swelteringly hot, and humid.

FURTHER INSIGHT

- ❖ [Hot coasts, cool colonial cities](#)

Mexico through the seasons

Discover Mexico's weather and climates by region through the four seasons; thanks to Mexico's privileged location in relation to the equator, the length of daytime and darkness have a good equilibrium and the quality of the light in Mexico is extraordinary, too.

FURTHER INSIGHT

- ❖ [Discover the seasons in Mexico](#)
- ❖ [Long daylight hours and extraordinary light](#)



The rainy and dry seasons

Mexico's rainy season begins in May or June each year and gives way to the dry season in October or November. Regions affected by this cycle experience dramatic changes to the landscape; both the wet and dry seasons offer charms, and challenges.

FURTHER INSIGHT

- ❖ [Latest articles about Mexico's rainy season](#)
- ❖ [Latest articles about Mexico's dry season](#)

Windstorms and the hurricane season

Windstorms in Mexico can be mystical and affect all regions regardless of topography and elevation. The hurricane season tends to affect coastal areas the most, although strong hurricanes can drive heavy rains inland, too, causing local flooding and hazardous driving conditions on mountainous roads.

FURTHER INSIGHT

- ❖ [Mexico's mystical wind](#)
- ❖ [Hurricane season in Mexico](#)

Additional resources

Mexperience publishes extensive information about climates and weather in Mexico.

- ❖ [Latest articles about climate and weather in Mexico](#)
- ❖ [Guide to climates and weather in Mexico](#)

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Spanish language study and practice

Spanish is Mexico's official language, and perhaps the most practical thing you can do to make your lifestyle experiences here richer and more meaningful is to converse in the local language. The extensive articles and guides on Mexperience will help you to learn or improve your Spanish, get a deeper understanding of language use in Mexico, and connect you to Spanish language courses and schools.



FURTHER INSIGHT

- ❖ [The Spanish language in Mexico](#)
- ❖ [Why do I need learn \(or improve\) my Spanish?](#)
- ❖ [PinPoint Spanish Series](#) - learn about the context and nuances of Mexican Spanish language
- ❖ [Spanish Language Courses](#) - discover Spanish language courses you can enroll in, learning online and in Mexico

Insurance coverages

Whether you move to Mexico to live and work, or to retire, it's prudent to have certain types of insurance coverage in place to mitigate the effects of unforeseen events and mishaps.

This chapter describes the main types of insurance foreign residents living in Mexico consider buying as part of their overall lifestyle planning and budgeting.

Auto insurance

Whether you have a foreign plated car, or a Mexican-plated car, we recommend you always drive properly insured when you're in Mexico. See the previous chapter in this section under 'Transportation and mobility' for guidance and advice about driving here.

FURTHER INSIGHT

- ❖ [Guide to auto insurance in Mexico](#)
- ❖ [Latest articles about auto insurance](#)
- ❖ [Dealing with major and minor car accidents](#)

Health insurance

Several types of health coverages are available for you to choose from. See the chapter in this section about health, medical matters, and well-being for details.

FURTHER INSIGHT

- ❖ [Health and medical insurance options for Mexico](#)
- ❖ [Request a quote for private health insurance](#)

Medical evacuation insurance

A medical evacuation insurance can be helpful to people who want to live in Mexico and have an insurance coverage that will continue to cover them provided they can get back to the country where the coverage is provided.

Medical air evacuation isn't for patients who are mobile and suffering from minor ailments, or moderate incidents (like broken bones); it's for those who suffer catastrophic illness or accidents: primarily cardiac



events, strokes, or serious vehicle accidents. You can learn more about what medical evacuation is and get a quote for an insurance coverage online via Mexperience.

FURTHER INSIGHT

- ❖ [Guide to medical evacuation from Mexico](#)
- ❖ [Get a quote for medical evacuation insurance](#)

Home insurance

When you own a home in Mexico, we recommend that you consider an insurance coverage that will protect your asset in the event of natural phenomena (hurricanes, earthquakes, and floods), protect your personal goods, as well as provide cover for third party liabilities—for example, if a tree falls on your neighbor's property during a windstorm, or one of your domestic helpers suffers an accident while working in your home.

FURTHER INSIGHT

- ❖ [Insurance coverage for your home in Mexico](#)
- ❖ Free eBook: [Mexico Real Estate Guide](#) that includes a chapter about home insurance

Trip insurance

If you plan to remain resident in your home country and live in Mexico only part-time, you might be able to avail yourself of trip insurance to cover you for the limited time you are in Mexico.

FURTHER INSIGHT

- ❖ [Get a quote for trip insurance that will cover your time in Mexico](#)

Everyday practicalities of living in Mexico

Here is some practical advice and local knowledge about some day-to-day matters of living in Mexico, with links to relevant articles and guides on Mexperience.

FURTHER INSIGHT

- ❖ Learn about [Business hours](#) and [public holidays in Mexico](#)
- ❖ [Major events and seasons in Mexico](#)
- ❖ [Video and photography](#) in Mexico
- ❖ [Drinking alcohol](#) in Mexico
- ❖ Discover [Mexican newspapers, magazines](#)
- ❖ Learn about [the media in Mexico](#)
- ❖ Tips and ideas for traveling with [families and children](#)
- ❖ [LGBT in Mexico](#)



Bringing and caring for your pets

You can bring your pets to Mexico: Mexican customs will allow you to introduce domestic pets (cats or dogs) to Mexico, if you have the correct veterinary paperwork in order, and the animal(s) appear in good health on arrival.

Our guide to importing pets, and the latest articles about pets in Mexico, provide guidance and local knowledge to help you bring and care for your pets here.

FURTHER INSIGHT

- ❖ [Primer on importing pets and other animals to Mexico](#)
- ❖ [Guide to bringing \(importing\) your pets to Mexico](#)
- ❖ [Latest articles about pets in Mexico](#)

Living with disabilities in Mexico

If you are disabled or have low or limited mobility, Mexico can be a challenging place to get around in.

In recent years, significant improvements have been made to help disabled people get-around more easily in public places, hotels, restaurants, and some tourist attractions; and while progress is being made, you cannot expect to find accessibility levels here akin to those in the US, Canada, and western Europe.

Our guide to traveling with disabilities in Mexico shares helpful local insights, practical tips, and provides connections to resources for further information and guidance.

FURTHER INSIGHT

- ❖ [Traveling with disabilities in Mexico](#)

Getting married in Mexico

If you plan to get married in Mexico, our guide provides insights and practical tips about civil (legal) and religious marriage ceremonies in Mexico, as well as practical matters related to weddings in Mexico.

FURTHER INSIGHT

- ❖ [Guide to getting married in Mexico](#)
- ❖ [Practical tips for tying the knot in Mexico](#)
- ❖ [Applications for residency by Family Unit](#)
- ❖ [Don't risk a fake marriage for residency in Mexico](#)
- ❖ [Getting your documents 'apostilled' \(certified\)](#)
- ❖ [Latest articles about wedding and honeymoons](#)



Time zones and clock changes

Mexico has four time zones and most states, but not all, move their clocks forward by one hour in the spring and back again by one hour in the fall. You can learn all about these time zones and clock changes on Mexperience.

FURTHER INSIGHT

- ❖ [Learn about Mexico's time zones and seasonal clock changes](#)
- ❖ Enjoying Mexico's [long daylight hours and its extraordinary light](#)
- ❖ [Latest articles about time zones and clock changes](#)

Water, electricity, and domestic gas supplies

Mexperience publishes extensive information to help you learn about the water supply here (including drinking water), as well as electricity and gas supplies for you home.

FURTHER INSIGHT

- ❖ [Latest articles about water-related matters in Mexico](#)
- ❖ [Drinking water in Mexico](#)
- ❖ [Dealing with power cuts](#)
- ❖ Free eBook: [Guide to Home Maintenance in Mexico](#) – contains detailed chapters about how to manage and maintain your home in Mexico, including water, electricity and domestic gas for your home—and much more!

Mexico lifestyle consulting and relocation planning

The [Mexico Lifestyle Consulting & Relocation Planning service](#) helps you explore options and identify key matters to consider, helping you to make informed choices and form a coherent plan for your intended lifestyle in Mexico. [Learn more and make a service request](#)



Mexico Lifestyle Consulting & Relocation Planning

There are lots of good, sensible reasons for moving to Mexico, but it takes consideration, research, and a plan to turn your lifestyle intentions into reality.

Mexperience offers a Mexico Lifestyle Consulting & Relocation Planning service that helps you explore options and identify key matters to consider, helping you to make informed choices and form a coherent plan for your intended lifestyle in Mexico.

Our consultant associates also help you to compile a shortlist of potential locations for you to live in Mexico and can also compose a written brief of the consultation for your reference.

Designed and structured to help you create a realistic plan

The [lifestyle consulting and relocation planning service](#) offered through Mexperience has been carefully designed and structured to assist as you consider choices for living, working or retirement in Mexico.

Each consultation is structured in a way that enables the consultant to discover important aspects about your situation, identify potential issues and the impact they might have on your decisions, and answer specific questions and cover any concerns you have regarding a move to Mexico:

- Help you to define your **intentions**
- Consider realistic and viable **options**, based on your life stage, lifestyle choices and expectations
- **Determine** if Mexico is a good fit for you, your partner, and family, as relevant
- Address any specific **questions or concerns** you have regarding moving to live, work or retire in Mexico
- Help you to compile a **shortlist of potential locations** in Mexico that may suit your lifestyle needs and intentions
- Give **helpful insights** and advice based on the consultant's practical knowledge and real-life experience of having moved to and lived/worked in Mexico
- Provide you with a checklist of **next steps** to help as you make your plans for moving and settling-in to Mexico

Consulting and planning service

The [lifestyle consultants we work with know Mexico intimately](#) and offer the choice of a fixed-fee consultancy package **or** hourly billing, so the consultancy service flexes with your situation and your individual requirements.

[Visit our Lifestyle Consulting & Relocation Planning page to learn more and make a service request](#)



PART FIVE: HELPFUL RESOURCES

This fifth section of the guide provides an assortment of references on Mexperience and elsewhere that you may find helpful as you continue your research.

Mexperience resources

Discover Mexico

Connect to Discover Mexico on Mexperience for a regular stream of article updates and guides that share knowledge, insights, and inspiration about living, lifestyle, and leisure in Mexico.

- ❖ [Discover Mexico](#)

Living and lifestyle

Links to articles and guides about living and lifestyle in Mexico.

- ❖ [Discover lifestyles in Mexico](#)
- ❖ [Resources for lifestyle planning in Mexico](#)
- ❖ [Health and well-being in Mexico](#)
- ❖ [Learning Spanish](#)

Places to live

Local knowledge and insights to help you decide where in Mexico to live.

- ❖ [Discover insights about places to live](#)
- ❖ [Guides about places to live](#)
- ❖ [Home Finders assistance service](#)

Real estate

Comprehensive guides and latest articles about buying, owning, selling, and renting property.

- ❖ [Latest articles about real estate in Mexico](#)
- ❖ [Renting in Mexico](#)
- ❖ **Free eBooks:** [eBooks related to property and real estate](#)
- ❖ [Home Finders](#)



Mexico essentials

Practical matters related to living and lifestyles in Mexico

- ❖ [Latest articles and insights about Mexico Essentials](#)
- ❖ [Mexico Essentials guide](#)

Discover Mexico A-to-Z

Browse hundreds of curated insights about lifestyle, leisure, and culture in our comprehensive Discover Mexico A-to-Z feature. This feature curates hundreds of insights about lifestyle, leisure and living in Mexico and is fully cross-referenced with Mexperience.com and other websites.

- ❖ [Introduction to the A-to-Z section](#)
- ❖ [Discover Mexico A-to-Z](#)

Free eBooks

All the eBooks about living and lifestyle in Mexico are regularly updated and available for immediate free download from our Mexico eBooks library.

- ❖ [Mexico eBooks library](#)

Leisure time

Our guides and articles help you to make the most of your leisure time when you're living in Mexico

- ❖ [Discover leisure experiences and get inspiration](#)
- ❖ Travel Guide
 - ◆ [Colonial Cities](#)
 - ◆ [Beaches](#)
 - ◆ [Pyramids & Archaeology](#)
 - ◆ [Big Cities](#)
 - ◆ [Nature & Adventure](#)
- ❖ Trip planning
 - ◆ [Custom tours](#)
 - ◆ [Auto insurance](#)
 - ◆ [Spanish schools](#)



Mexico Newsletter

Sign-up for our Mexico Newsletter, sent to your email free every month.

❖ [Mexperience Mexico Newsletter – sign-up free](#)

Mexico Assistance Services

Mexico Assistance Services on Mexperience connect you to service providers that can help you to realize your Mexico lifestyle and leisure plans.

❖ [Mexico Assistance Services](#)

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Helpful government websites

Mexican government websites

Mexican government websites that may be helpful to foreign residents

- ❖ [Gob.mx](#) – the primary portal for all government information and ministries
- ❖ [INM](#) – Mexico’s national immigration institute
- ❖ [SAT](#) – Mexico’s tax agency, equivalent of the IRS
- ❖ [Hacienda](#) – Mexico’s treasury department, equivalent of the US Treasury
- ❖ [Banjercito](#) – the agency responsible for car import permits
- ❖ [Aduana](#) – Mexican customs
- ❖ [INAPAM](#) – the agency responsible for administering the discount card for seniors
- ❖ [IMSS](#) – the health ministry, responsible for healthcare matters
- ❖ [DIF](#) – Mexico’s Social Services ministry

Embassies and consulates

Mexican consulates abroad and foreign consulates in Mexico

- ❖ [Mexican consulates abroad](#)
- ❖ [Foreign consulates in Mexico](#)
- ❖ [Learn about services foreign consulates in Mexico offer to their citizens](#)
- ❖ [Applying for residency from a Mexican consulate abroad](#)

Mexico lifestyle consulting and relocation planning

The [Mexico Lifestyle Consulting & Relocation Planning service](#) helps you explore options and identify key matters to consider, helping you to make informed choices and form a coherent plan for your intended lifestyle in Mexico. [Learn more and make a service request](#)



Mexico Lifestyle Consulting & Relocation Planning

There are lots of good, sensible reasons for moving to Mexico, but it takes consideration, research, and a plan to turn your lifestyle intentions into reality.

Mexperience offers a Mexico Lifestyle Consulting & Relocation Planning service that helps you explore options and identify key matters to consider, helping you to make informed choices and form a coherent plan for your intended lifestyle in Mexico.

Our consultant associates also help you to compile a shortlist of potential locations for you to live in Mexico and can also compose a written brief of the consultation for your reference.

Designed and structured to help you create a realistic plan

The [lifestyle consulting and relocation planning service](#) offered through Mexperience has been carefully designed and structured to assist as you consider choices for living, working or retirement in Mexico.

Each consultation is structured in a way that enables the consultant to discover important aspects about your situation, identify potential issues and the impact they might have on your decisions, and answer specific questions and cover any concerns you have regarding a move to Mexico:

- Help you to define your **intentions**
- Consider realistic and viable **options**, based on your life stage, lifestyle choices and expectations
- **Determine** if Mexico is a good fit for you, your partner, and family, as relevant
- Address any specific **questions or concerns** you have regarding moving to live, work or retire in Mexico
- Help you to compile a **shortlist of potential locations** in Mexico that may suit your lifestyle needs and intentions
- Give **helpful insights** and advice based on the consultant's practical knowledge and real-life experience of having moved to and lived/worked in Mexico
- Provide you with a checklist of **next steps** to help as you make your plans for moving and settling-in to Mexico

Consulting and planning service

The [lifestyle consultants we work with know Mexico intimately](#) and offer the choice of a fixed-fee consultancy package **or** hourly billing, so the consultancy service flexes with your situation and your individual requirements.

[Visit our Lifestyle Consulting & Relocation Planning page to learn more and make a service request](#)