

PANAMA

Special Report



**Panama Scouting Trip:
Destinations To Put On Your List**

PANAMA

Special Report

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PANAMA SCOUTING TRIP

DESTINATIONS TO PUT ON YOUR LIST

BY THE EDITORS OF LIVE AND INVEST OVERSEAS

Picking where to settle down, whether you're young and single, have kids, or are getting ready for retirement, can be overwhelming.

What are your non-negotiables? Would you prefer to live outside of the city or in the city center? Do you want to be at the center of the action, or do you prefer some distance and quiet? Do you want to live in a house or an apartment?...

The questions go on and on...

But we're here to help. Read on for a breakdown of all the places in Panam that we consider worthy of your attention.

City Living

If you're someone who loves the city, Panama City should be at the top of your list.

Panama City is made up of several neighborhoods, each with their own unique flavor. Some are closer to schools;

others are closer to nightclubs and bars; and some are in historic areas.

Panama City isn't a budget destination anymore, but the cost of living is still less than what you surely pay back home. A couple could live in Panama City on a monthly budget of about US\$2,000 to US\$3,000.

These numbers will vary significantly depending on what neighborhood you choose and your lifestyle choices (how and where you shop, how often you eat out, how you entertain yourself, etc.).

Let look at Panama City's neighborhoods...

Casco Viejo

Casco is laid out like a classic European city: It's on a grid with shady plazas complete with churches every couple of blocks.

Its narrow streets are meant to be explored on foot... Walk around and take in the colonial architecture, like

the buildings with shuttered windows, balconies on every level overlooking the street, ornate iron work and turned wood... these are the kinds of facades you see more often in the pages of coffee-table books than you do in real life.

It used to be a slum, but it is now the hippest night spot in the city.

The Spanish-, French-, and American-colonial structures here have been remodeled. You could call one of these buildings your home if you dream of living surrounded by history and spectacular architecture.

It's located right at the end of the Cinta Costera and Avenida Balboa, right across from the Mercado de Mariscos (Fish Market).



Pros Of Life In Casco Viejo

- You can walk around your neighborhood.
- You can walk along the Cinta Costera every morning and evening.
- Proximity to the Mercado de Mariscos, meaning you can get fresh seafood every day.
- There are museums.
- There are numerous *cafés*.
- It's a history-rich area.
- Within walking distance from Avenida Balboa, Calle 50, and Punta Pacífica.
- Within walking distance of Multicentro Mall and Multiplaza Mall.
- You can rely on Uber to get around rather than have your own car.



Cons Of Life In Casco Viejo

- Your building may not offer parking, and parking spots are expensive to purchase or rent.
- Noisy—it has many bars and night clubs.
- High property prices.



- Higher fees at restaurants and *cafés*, since it's touristy.
- Not private. You may get a tourist taking a photo of your balcony and your house.

Punta Pacífica

Punta Pacífica is where Panama's wealthiest citizens live and one of the more expensive areas of Panama City.

The skyscrapers that typically appear in magazines and commercial videos are likely from this area of the neighboring Avenida Balboa.

There are countless high-end apartment buildings to choose from. You could be closer to the bay and have an uninterrupted view of the water or live further inland.

Punta Pacífica has all the amenities you could think of--grocery stores, a hospital, and malls.

If budget is no concern, then Punta Pacífica may be the best place for you. Its proximity to the Cinta Costera makes it perfect for someone who enjoys jogging or taking a stroll from time to time.

Pros Of Life In Punta Pacífica

- Luxurious apartments.
- Buildings have 24/7 security.
- Private indoor garages.
- Central location.
- Pacífica Salud Hospital (Johns Hopkins Medicine International affiliate) is located here.
- There are two major malls here: Multicentro Mall and Multiplaza Mall.
- There are two large grocery stores here: Super 99 and Riba Smith.

Cons Of Life In Punta Pacífica

- Heavy traffic during peak hours (typically 7 a.m. to 9 a.m. and 4 p.m. to 6 p.m.).



- Noisy.
- Buying or renting an apartment here is more expensive.
- You'll need a car if you have kids and don't want to pay for the school bus.

Marbella

Marbella is a well-known neighborhood sitting between Avenida Balboa and Calle 50. It's a business hub, so it's filled with office buildings and corporate centers.

One of the most attractive features of Marbella is its proximity to Avenida Balboa, Calle 50, Punta Pacífica, Paitilla, and Casco Viejo. You could walk to each of these neighborhoods if you wanted to.

Soho Mall, Multiplaza, and Multicentro are nearby. The John's Hopkins affiliate hospital called Pacifica Salud and the Paitilla Hospital are also close.

Keep in mind, though, its central location and proximity to the very busy Calle 50 means it can get noisy.

Pros Of Life In Marbella

- Walkable neighborhood.
- Recently remodeled streets so pedestrians now have better sidewalks and cars circulate in a single lane. This is one of the few neighborhoods in Panama City with one-way streets.
- You'll have restaurants and cafés nearby. Some may even be just across the street from your apartment building.
- There are bars and night clubs nearby.
- You can walk to Avenida Balboa and the Cinta Costera easily. Both great places to go for a walk or a job or simply watch the sunset and sunrise.

Cons Of Life In Marbella

- Less parking spaces on the street.
- Some buildings don't have guest parking spaces. Your guests may need to drive around a bit to find a spot to leave their cars.



- It being located between Avenida Balboa and Calle 50 means you'll be met with heavy traffic during peak hours.
- You'll need a car if you have kids and don't want to pay for the school bus.
- It can be noisy.

El Cangrejo

El Cangrejo is a top choice for a comfortable, affordable, downtown Panama City experience.

The neighborhood boasts a nice mix of single-family homes and apartment buildings. Many of the single-family homes are now businesses, but a few remain inhabited by wealthy Panamanian families. El Cangrejo is popular with young expats and Panamanians.

El Cangrejo is the expat hub of Panama City. It has everything you need for day-to-day living.

Pros Of Life In El Cangrejo

- You have a metro station nearby, which links you to the rest of Panama.
- There are pharmacies and supermarkets in the neighborhood.
- Walkable.
- There are several restaurants and bars here.
- PriceSmart, a Costco equivalent, is very nearby.
- The popular Andres Bello Park is here.

Cons Of Life In El Cangrejo

- Traffic. It's located between two thoroughfares: Vía España and Avenida Transístmica, which means traffic at rush hour.
- You'll need a car if you have kids and don't want to pay for the school bus.
- No major shopping malls nearby.



Albrook

This former military (Air Force) base converted to a residential area with homes and large yards.

It features renovated former officer's homes, newly constructed houses, and condos. They enjoy greenery and a country feel, despite being just minutes from the city.

One of Panama's largest and best-established private schools, St. Mary's, is in Albrook with more than 1,500 pupils taught in English only classes. If you're moving to Panama with children, Albrook may be an appealing option for you.

Pros Of Life In Albrook

- Larger homes are available for sale or rent.
- Panama's top schools are either in Albrook or in Clayton/Ciudad del Saber (which is right next to Albrook).
- You won't need a car to drop your kids off at school.
- Lots of green space.
- There are pharmacies and grocery shops such as El Rey in the neighborhood.
- It's right next to Albrook Mall.
- There's a small international airport here, Marcos A. Gelabert.

Cons Of Life In Albrook

It is further away from the center of the city, so you may want a car.

You'll need to organize your schedule to avoid rush hour (typically from 7 a.m. to 9 a.m. and from 4:30 p.m. to 6 p.m.).

It's very humid due to the amount of untouched forest in the area. You may encounter more frogs in your house than you'd like.



You'll have visitors in your garden from time to time such as sloths, snakes, toads and frogs, and ñeques (guinea pig-looking rodents).

You may experience some noise from the airplanes due to the airport.

Clayton

Another former military (Army) base, Clayton is home to the "City of Knowledge" or Ciudad del Saber. Expect a nice rural ambiance, lots of green areas and a slower, more residential suburban feeling that's preferred by many families and retirees.

This neighborhood is spread over quite a large area separated by green areas and forest. There are several separate communities as well as some large private schools such as Colegio Javier, Las Esclavas, and Kings College, the British school of Panama.

This is also where you'll find the U.S. Embassy compound.

Clayton, like Albrook, is another great option if you're moving to Panama with school-aged children.

Pros Of Life In Clayton

- Proximity to Panama's top school choices.
- You can walk your kids to school and back home.
- There's a small food court option with healthy lunch options.
- There's a small strip plaza.
- Florida State University has a small campus here (in case you have kids who are starting college or will start soon).
- Surrounded by untouched forests. Toucan sightings are common in some areas.
- There are pharmacies in the neighborhood.
- El Rey, a major grocery store, is right next door in Albrook.
- There's a small international airport right next door in Albrook.



Cons Of Life In Clayton

- It is further away from the center of the city, and there are no metro stations in the neighborhood, so you may want a car.
- Keep rush hour (typically from 7 a.m. to 9 a.m. and from 4:30 p.m. to 6 p.m.) in mind.
- The level of humidity here may invite unwanted guests into your house such as frogs and toads.
- You'll have visitors in your garden from time to time like sloths, snakes, and ñeques (guinea pig looking rodents).



Panama's Interior

Moving away from Panama City, let's look at what the rest of the country (otherwise known as "the interior") has to offer...

David, Chiriquí

David is a booming commercial metropolis and the hub for all major industries in Chiriquí Province, including the transportation, agricultural, financial, and commercial sectors.

High-speed internet, reliable electricity, and strong infrastructure make David an excellent place to do business.

Residents of Chiriquí Province flock to David for all that it has to offer. If you want to go to a movie theater, David is the place.

The same goes for shopping malls, upscale dining, international fast-food chains, car dealerships, nightlife, casinos, and international banks.

For the same reasons, it's an increasingly popular destination for expats. The expat community in David is growing steadily, and each year more expats move to the area. It's a popular city for entrepreneurs and retirees.



Pros Of Life In David

- Strong infrastructure.
- High-speed internet service.
- David has two large malls, Federal Mall and Chiriquí Mall.
- There are various shopping plazas in David like Galería Central, Plaza El Terronal, and Plaza Terrazas de David.
- House rentals and sales are cheaper than in Panama City.
- More relaxed lifestyle.

Cons Of Life In David

- David is extremely hot. Some people call it El Horno, The Oven.
- People still drive like in the old days: they'll stop the car in the middle of the lane to let someone out or in and driving speed varies significantly.
- Pedestrians tend to cross the street without much caution.
- You'll want to buy a car if you choose to settle in David.

Beach Life

If you're someone who's either lived by the beach your whole life or are looking to trade in city life for a more relaxed lifestyle by the sea, a quaint little beach town might be for you.

Panama has quite a few beach towns to choose from. However, some of these beach destinations are more remote than others.

A couple could live in a beach town in Panama on a monthly budget of about US\$1,100. Keep in mind, this number will go up and down depending on your lifestyle choices.

Let's look at the top choices...

Coronado

Coronado is part of an area known as the City Beaches Area.

While the spots on this coast developed two or three or more decades ago can sometimes be described as "basic" when it comes to amenities and infrastructure, the newer developments are increasingly high-end.

Coronado is among the more popular destinations for retirees who want a change from the fast-paced city life to a more laidback lifestyle.

It has steadily grown and now has first-world amenities at affordable prices. Plus, it's only about two hours away from Panama City making it super accessible.



If you're looking for a beach-resort lifestyle and plenty to do, Coronado is the place for you.

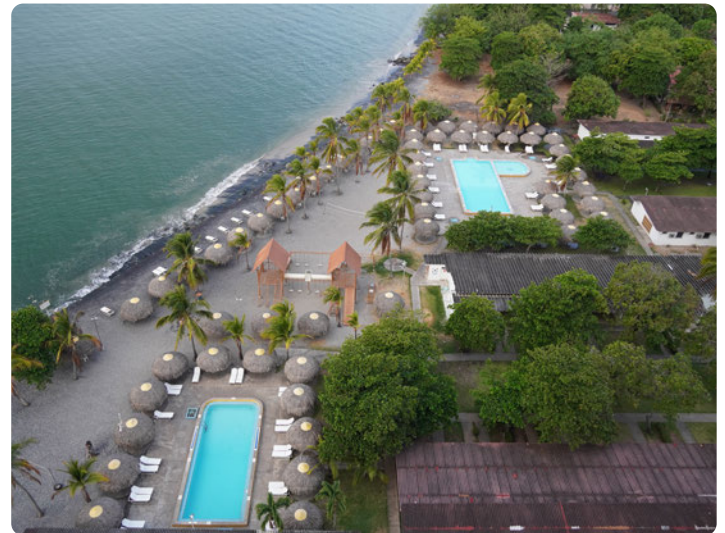
Pros Of Life In Coronado

- Relaxed lifestyle.
- There are clinics, pharmacies, and malls.
- Two major grocery stores are here: El Rey and Super 99.
- There are a few plazas where you can find restaurants and shops.
- Close to the beach.

- You can choose to live in an apartment or a house.
- It's only about two hours away from Panama City.
- There's a large expat community so mix-and-mingle activities are common.

Cons Of Life In Coronado

- It's an expat hub, so you'll likely be surrounded by fellow expats rather than locals.
- Property prices are higher than in neighboring beach areas.
- You'll want a car.
- It's a common weekend getaway destination for people who live in the city, so things get noisy during the weekends and on national holidays.
- You'll want to learn some basic Spanish.



Gorgona

Gorgona is about five minutes away from Coronado, and yet the house and property prices here are considerably lower.

If you want to live close to all the first-world amenities that Coronado offers without being in the center of it all, Gorgona is a great option.

This tiny town barely has any buildings. It's mainly houses with gardens and small shops, *chinitos*. It still has that old family neighborhood ambience where children go out to play on the streets and neighbors say hello to each other.

Pros Of Life In Gorgona

- Relaxed lifestyle.
- Small town ambience.
- Relatively safe. You still see kids playing in the streets.
- Close to the beach.

- There are a few restaurants in town.
- Affordable properties and houses.
- About 5 to 10 minutes away from Coronado.

Cons Of Life In Gorgona

- You'll need air conditioning. It's warm to hot, day and night.
- No big grocery stores. You'd have to drive to Coronado.
- This is a weekend getaway for many Panamanians who live in Panama City, so it may get noisy, especially during national holidays.

- No major hospitals or clinics here.
- No pharmacies here.
- You will need a car.
- You'll need to know some Spanish.

Bocas Del Toro

Bocas del Toro is a province with white-sand beaches, turquoise crystal-clear waters, vast water sports, and a laidback lifestyle.

It's home to a large expat community. English is widely spoken here. This is one of the few places where you could get by with little to no Spanish.

If you're looking to retire someplace with a bohemian Bob Marley type of ambience, where everyone kind of minds their own business and wanders around on a bike wearing shorts and flip flops wherever they go, then Bocas del Toro is for you.

Pros To Life In Bocas Del Toro

- Very relaxed lifestyle.
- People tend to mind their own business.
- Loads of English is spoken.
- There's a large expat community here.
- There's so much to do in Bocas del Toro.
- You don't need a car.
- The ocean is your backyard.
- Crystal clear waters.

Cons To Life In Bocas Del Toro

- Bocas del Toro is known as a party destination. It may get very loud at times, and you'll be surrounded by primarily youngsters.
- Can't drink tap water.



- No major grocery stores. You'll want to go to David probably monthly and stock up.
- No hospitals.

Boca Chica

Boca Chica is on the opposite side of Bocas del Toro, on the Pacific coast of Panama but still part of Chiriquí. This is a small fishing village with similar amenities to Bocas del Toro.

Expats from all over the world have settled in this area. Most of them are retirees. They love Boca Chica for its nature, the beach, waterfront access, fishing, and island hopping available. The expat population is estimated at 200 people and growing.

Pros To Life In Boca Chica

- Small fishing village ambience.
- You could buy freshly caught fish every day from your local fisherman.
- Lower cost of living, especially if you buy local products.
- Amazing real estate opportunities if you're looking to invest.

Cons To Life In Boca Chica

- You'll have to travel to David (about two hours away) for health care.
- No major grocery stores. This'll also demand a trip to David.
- You'll need a car. Not to use within Boca Chica, but for whenever you need to head into David.

Santa Catalina

Santa Catalina is in southern Veraguas Province, roughly halfway between Panama City and Costa Rica's



easternmost border. Getting here from the Panama City about five or six hours driving.

People from all over Panama and the world make light of the multi-hour journey it takes to get there in the name of its world-class waves.

The town has a population of about 500 people, with about 10% of that number being foreigners. If you're a surf enthusiast, Santa Catalina should be on your list.

Pros Of Life In Santa Catalina

- Great surfing.
- Relaxed village lifestyle.
- Expats have started setting up businesses here.
- There are small *chinito* type stores where you can buy very basic stuff like toilet paper, soap, chips, some packaged goods like sausages and cheese, eggs, juice cartons, coffee, and milk.

Cons Of Life In Santa Catalina

- You'll need to learn Spanish.
- It has a small expat community, but it's growing.
- There are no banks or ATMs in Santa Catalina.
- There are no major grocery stores.
- You'll need a car if you choose to live here (not get around town, but to run errands and go to the grocery store in nearby towns).

Mountain Town Life

Perhaps you're looking to escape the extreme changes in temperature during the winter seasons back home but are not particularly fond of heat and humidity. If that's the case, Panama's mountains offer nearly ideal climate that just about everybody loves.

Not too hot, not too cold, ideal sweater weather... That's how we usually describe the climate in the Isthmus' mountain towns.



In Panama's highlands, depending on where you choose to settle of course, your monthly budget could be between US\$1,000 to US\$2,000.

Here are the towns you should consider spending some time in...

Boquete

Boquete, located in Chiriquí, is considered by many to be Panama's expat haven.

This is where you'll find many retirees have decided to settle. When walking in town, you'll hear a lot more English than anywhere else in Panama (except perhaps Bocas del Toro).

Expats choose Boquete because of its almost perfect sweater weather, not having to learn Spanish, large expat community, and the many outdoor activities available.

In fact, this is a place where almost every traveler passing through Panama makes a stop. Hiking and coffee tours are the two most popular activities here, and there are plenty of hiking trails and coffee farms to visit.

Pros Of Life In Boquete

- Perfect sweater weather.
- English is widely spoken.
- Large, well-established expat community.
- There are get-togethers and expat-organized events regularly.
- If you love hiking, this will be paradise for you.
- Loads of coffee plantations. You could purchase your coffee directly from them.
- Small town ambience.
- There are English-speaking doctors who have their own clinics.
- There's a large market where producers sell their own locally grown veggies and fruits.



- There are many restaurants, both locally owned and expat owned.
- There are several grocery stores to choose from, Romero, Super Barú, and Super El Dorado.
- A Super Mercado El Rey is currently under construction.

Cons Of Life In Boquete

- Real estate is getting more expensive.
- Cost of living is increasing.
- No hospitals. You'd have to drive down to David (about 45 minutes by car).
- There are no 24/7 pharmacies or grocery stores.
- No bike lanes.
- No decent sidewalks.

Volcán

Volcán, also in Chiriquí, is a farming community and boasts some of the most fertile farmland in the country. It's known as the breadbasket of Panama.

Volcán is like Boquete in many ways, but you don't see as many expats here. This is starting to change. Locals expect Volcán to have an expat community similar to Boquete's in size in the next few years.

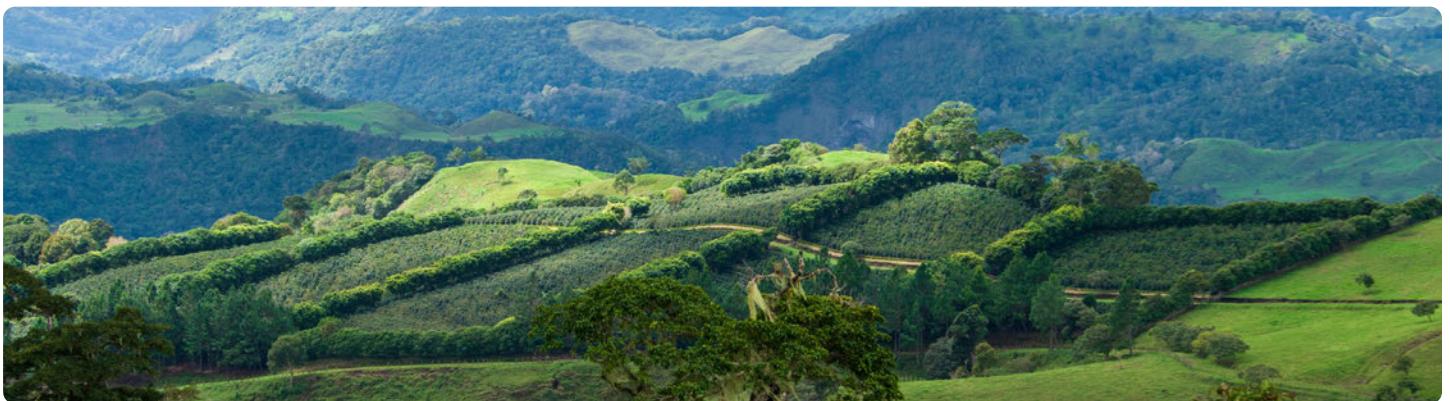
Here's the good news: if you decide that Volcán is the place for you, purchasing property or a house here will be less expensive than in Boquete. Prices are slowly rising, though.

Pros Of Life In Volcán

- Sweater perfect weather.
- Real estate is still at a bargain price in Volcán.
- There's a growing expat community.
- It's a more relaxed lifestyle than in neighboring Boquete.
- The sidewalks have just been remodeled.
- The streets are also newly remodeled, and new parking spaces have been included.
- Volcán has a bike lane.
- You can get around on bike or on foot.
- There are grocery stores.
- Volcán is about 15 minutes away from Cerro Punta, where most produce is grown.

Cons Of Life In Volcán

- No real nightlife.
- You'll want a car if you live here.
- No hospitals here. You'll have to drive down to David (about 45 minutes away).
- There aren't many restaurants.



El Valle De Antón

El Valle de Antón is situated in a 3.7-mile-wide caldera of an inactive volcano. It's without a doubt one of Panama's biggest tourist and vacation destinations. This is a lush valley of biodiversity.

Many locals don't own a car and simply enjoy being on foot or bicycle. In high season, and many weekends, there are far too many cars. It's a popular destination for organized cycling events and marathons.

As time passes, more and more expats find their way to El Valle de Antón. There's so much growth opportunity for this little mountain town.



Pros Of Life In El Valle De Antón

- Laid-back, slow lifestyle.
- There are bike lanes.
- Most people wander around by bike or foot.
- There's a local market where you can buy fresh veggies and fruits.
- People are friendly.



Cons Of Life In El Valle De Antón

- No hospitals.
- Not a large expat community.
- You'll need to know some Spanish.
- You'll probably want a car, so you have the flexibility to leave El Valle when necessary.

Santa Fe

Santa Fe is a lovely mountain village with a small local population and limited infrastructure and services. It's a beautiful, tranquil, picture-postcard highlands escape. Some describe Santa Fe as Boquete before the boom.



Located in Veraguas, this is the only Panamanian province that reaches both the Caribbean and the Pacific Coast. Santa Fe is about four hours (driving by car) from Panama City—including one hour up a winding mountain road from Santiago.

This is a great place to consider looking into if you want to live someplace with a smaller expat population and that's not a major tourist attraction.

Pros Of Life In Santa Fe

- Real estate is super affordable here. You could buy land for a very reasonable price and build your dream home.
- The weather is almost ideal. Like Boquete and Volcán, it's sweater perfect.
- A small community means you can create more tight-knit bonds.
- Not a lot of noise pollution.
- Loads of forest space and river and waterfalls to explore.
- There's a community market where you can buy local goods.

Cons Of Life In Santa Fe

- You'll need a car to get in and out of Santa Fe.
- There are no banks or ATMs.
- There are no gas stations. Make sure to buy and always carry a container and have it filled with fuel.
- You'll want to learn some Spanish.



- You'll need to drive to Santiago to stock up on first-world goods such as nuts, good cheese, decent meats, and to run general errands.

Where In Panama Is Best?

Where in Panama is best for expats?

The answer depends on what lifestyle you're looking for and what your non-negotiables are.

There is no one-size-fits-all when it comes to retirement destinations. You must head out to different places yourself and get a feel for what life could be like there.

You may find that the place you thought would be ideal for you is not. You may also find that the last place you thought would suit your needs does.

Go on your scouting trip with an open mind. 🌸





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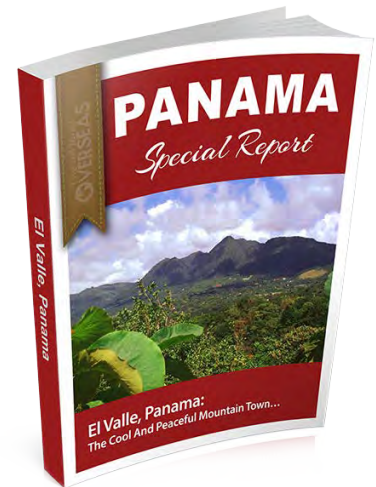
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- **“Panama Residency Visas Supplement,”** containing fully up-to-date information on all 14 of this country’s top foreign residency options (a US\$9.99 value)—This is your step-by-step guide with answers to all your residency- and visa-related questions...

- **“Little Black Book for Panama,”** our private Rolodex, not available for sale anywhere—This is a guide to our best in-country contacts, which is supplemented every month with the new contacts we’ll introduce you to in your issues of the ***Panama Letter***...

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Certainly, you'll find the best services in Panama City, but some smaller towns also offer good public and private hospital and clinic options. This report shows you where, beyond the capital, you can find them...plus it also details your top in-country health insurance options (including policies that could provide all the coverage you need for as little as US\$50 per month...

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