

International Retirement Migration: A Case Study of US Retirees Living in Mexico

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Abstract

Studies on retirement migration often focus at the national level. There is a lack of information on retirees who cross international borders searching for new homes at a later age. In this study we attempt to provide a snapshot of the background characteristics of U.S. retirees living in the state of Jalisco, Mexico. In addition we discuss several selected characteristics such as retirees' social life and their decision to retire in Mexico. The data for the study come from non-random sample responses of 161 retirees participating in a survey. The findings suggest that respondents in general seem to lead a better life and express no regrets with their decision to retire in Mexico. Respondents are likely to have prior travel experience abroad and, in particular, the large majority of them have been in Mexico before. The study calls for more quantitative and qualitative research in this direction.

Introduction

Studies on migration of US retirees have generally focused on their displacement across state boundaries. Little is known about the migration pattern of retirees who are increasingly crossing borders and finding new homes at their later stage of life. Mattson (2004) sums up this situation "Academics probably know more about the annual migration of American White Pelicans to the shores of Lake Chapala, Mexico's largest lake, than they do of the hundreds of Americans who flock there year after year" (p.22A). This is the first of a series of papers emerging from an ongoing fieldwork study in the Guadalajara area, state of Jalisco, Mexico. In this initial report we choose to give a snapshot of some of the background characteristics of the retirees, giving especial emphasis to the following selected aspects: a) previous knowledge of Mexico and their decision to retire to Mexico, b) nature and length of stay, c) ownership of property and vehicle, d) frequency of contacts with families and friends in the United States, e) consumption of American television, and f) features of their social life. An in-depth look at these selected characteristics will further clarify our understanding on the life of retirees in these areas and the way they build communities.

Background

As mentioned above, statistics on U.S. retirees living outside the country are few and far between. There are not many available studies that can inform about the migration pattern of retirees who cross international borders. The only estimates available for Mexico and Central American countries emerge from a few scattered academic studies (Otero Young, 1997; Werner, 1999; Werner & Janhke, 2001) and newspapers and magazine articles (Miller, 2004; Petersen, 2004; Golson, 2004). The lack of academic research contrasts sharply with the enormous interest found in popular publications and on website promoting retirement in Mexico, Costa Rica, Nicaragua or countries in other continents, such as The Philippines (Miller, 2004; Petersen, 2004; Luboff, 2001; see also <http://www.escapeartist.com> and <http://livinginthephilippines.com/>). Information on the migration of US retirees abroad is needed as an ever increasing number of older Americans continue to move or plan to move to Mexico and other international destinations because of the climate, the culture, and the lower cost of living (Otero Young, 1997; Warner & Jahnke, 2001; see also <http://uts.cc.utexas.edu/~healthp/intro.com>).

The lack of information on international retirement migration is part of a larger gap of information regarding of the numbers of Americans living abroad, particularly in less developed societies (Dashefsky, 2000; Dashefsky, DeAmicis, Lazerwitz & Tabory, 1992). Unofficial estimates indicate that 4 to 7 million U.S. citizens live abroad (Olson, 2003; 2004). The U.S. State Department estimates that about a million civilian Americans live in Mexico, about 100,000 live in France and fewer than 8,000 in Kuwait (Olson, 2004). Estimates from 1997 indicated that 118,000 Americans lived in The

Philippines; 86,037 in the Dominican Republic and 82,500 in Greece (Richey, 1997).

Young Otero (1997) estimated that between 165,000 and 350,000 elders over the age of 60 lived in Mexico in 1990 while the State Department calculates that 50,000 Americans currently live in the Guadalajara area (Olson, 2004; Golson, 2004). A related statistic highlights the magnitude of the US international retirement migration phenomenon.

Miller (2004) indicates that in 2001, more than 400,000 US retirees received their Social Security benefits abroad. These numbers could very well be probably higher since the US does not track the overall number of citizens who leave the country and many retirees keep a US mailing address (Bradley, 2004 cited in Miller, 2004). In an effort to determine the feasibility of counting Americans overseas in the census 2010, the US Census Bureau has just finished the first pilot enumeration of private American citizens living in Mexico, France and Kuwait.

An alternative way to look at the flow of Americans to Mexico would be to use the statistics of the Mexican National Institute of Migration (Instituto Nacional de la Migración). The annual entry of foreigners to Mexico has increased from 5,197, 710 in 1989 to 16,722,883. By comparison, the total entry of Mexican nationals into Mexico went from 2, 429, 487 in 1989 to 3,279,109 in 2003. The average growth rate for both groups between 1989-1997 was 4.2 percent, while for the period 1997-2003 was 10.3 percent. Between January-June 2004 a total of 111,699 foreigners were accepted in Mexico, being the majority of them from Guatemala (44.4%) and Honduras (34.8%). During the same period, 179 U.S. citizens obtained almost 20% of the immigrant visas (*Inmigrado*) provided to foreign nationals.

Warner and Jahnke (2001), on a essay promoting better access to health insurance for retirees in Mexico, indicate that there are at least three different groups of US citizens and permanent residents who retire to Mexico for somewhat related reasons: a) Middle income and above retirees of non-Mexican origin (estimates range from 75,000 to 100,000 people; b) Lower-middle to lower income retirees of non-Mexican origin (estimate at between 75,000 to 100,000) and c) Mexican-origin US retirees entitled to Social Security and Medicare (estimated between 75,000 and 100,000 people). According to the authors, the first two groups often live in the same two locations, i.e. coastal communities and larger cities, while the Mexican-origin retirees may either live in the same locations or return to their states and communities of origin (p.3).

Even though the estimates are not reliable, there seem to be a huge growth in the migration of U.S. retirees to Mexico. This flow might increase further when the 76 million baby boomers approach to their retirement age in the next two decades. The situation might be more compelling for as many as 25 million boomers, or nearly one third, who “have virtually nothing saved for retirement” (Streisand, 2004, p. 47; see also Roper Starch Worldwide & AARP Report, 1999). There is a rising wave of internal retirement migration that is impacting the West and Southwest states, such as Nevada, Arizona, New Mexico and Texas (Longino & Bradley, 2003). It is expected that in the coming years a larger flow of retirees go “way south” (Miller, 2004, p.1), beyond national boundaries, in search of warmer climates, small towns and a cheaper life. This poses several interesting questions, such as, who are these retirees crossing border in search of new homes at a later age? What are their reasons to migrate? And more specifically, once they reach there, How do they adapt to new culture?

Data and Methods

Data for the present study came from a survey conducted by the authors in June, 2004. A non-random sample of 161 retirees participated in the survey. The respondents are qualified to participate in the study if they were born in the U.S., were 55 years or over, and lived in Mexico for at least 6 months. A self-administered questionnaire was distributed in Guadalajara city and two coastal towns in the Chapala Lake area, in the state of Jalisco, Mexico. The questionnaire was distributed through four American organizations based in these locations. These are organizations run by the American community living in these areas. The authors also conducted in-depth interviews with 26 retirees living in these locations. However, the results presented in this paper are confined to results obtained from the survey data only.

The survey questionnaire covered several topics about the respondents' retirement life in Mexico, such as, their travel history, migration decision-making process, quality of life in Mexico, cultural adaptation, attitude about their life in Mexico, and identity issues. In addition, respondents were also asked about their attitudes towards the local community, their assessment of financial security, health care issues, and overall life style in Mexico. Questions related to these topics were answered using a 5-point scale, 1 being strongly agree and 5 being strongly disagree. Respondents were also asked to provide a brief personal narrative regarding any aspect of their migration to Mexico, which was either not included in the survey or they wanted to further emphasize. Respondents were provided a self-addressed and stamped envelope to return the surveys to the investigators. In many occasions, the community organizations helped the respondents to send the questionnaires to the U.S.

Results provided in this article are from 161 completed surveys received at the time of data analysis. In addition to providing demographic characteristics of the U.S. retirees, we discussed several selected characteristics such as, a) previous knowledge of Mexico and their decision to choose their retirement location, b) nature and length of stay, c) ownership of property and vehicle in Mexico, d) frequency of contacts with families and friends in the U.S., e) consumption of American television, and f) features of their social life. Both quantitative and qualitative information from the surveys are used to discuss these background characteristics of retirees living in Mexico. Following sections provides the demographic profile of the respondents who participated in the study.

Results

Table 1 provides the background information on retiree population living in the Guadalajara city and two coastal towns in the Chapala Lake area of Jalisco, Mexico.

Insert Table 1 about here

Respondents in this survey were mostly males (51.6 percent) who were predominantly whites (95.6 percent). The average age of the respondents was 67.5 years with a higher percentage of the respondents (24.8 percent) found to be in 60-64 years. Interestingly, 58.6 percent of the respondents have some college degree (26.8 percent of the respondents had college degree and 31.8 percent of the respondents had Masters, professional or doctorate degree).

The survey asked the respondents about the current marital status and their marital status prior to moving to Mexico. About 53 percent of the respondents were currently living in marital unions and, almost a similar percentage (53.2) of the respondents, were

in marital union before moving to Mexico. The percentage of respondents currently in widowed status (11.3 percent) was higher than the percentage of respondents who were widowed before moving to Mexico (4.5 percent). A similar trend was observed among percentage of respondents who were separated before moving to Mexico and at the time of survey. However, the percentages were in reverse direction for percentage of respondents divorced and never married before moving to Mexico and at the time of survey. That is, it is found that about 10 percent of the respondents were never married before moving to Mexico and this percentage was 7.0 percent at the time survey. Similarly, about 29 percent of the respondents were divorced before moving to Mexico and the current status showed only 19.7 percent of the respondents were divorced.

Occupational distribution of the respondents before retirement indicates that a higher percentage of the respondents were engaged in business or industry (40.6 percent), followed by self-employment (25.8 percent), military/government, employee (12.3 percent), education (11.6 percent), and agriculture (1.3 percent). About 8 percent of the respondents reported other occupational categories.

Income distribution of the respondents reflects the above description on occupational status of the respondents before retirement. Respondents' annual income before and after retirement showed that while the median income of the respondents before retirement was in the range \$50,000-\$55,999, this was between \$21,000-\$25,999 after retirement. Almost 14% of the respondents lived on less than \$ 11,000 while 15% had incomes above \$51,000.

The median monthly expenditures of the respondents was in the range \$901-\$1,500. A higher percentage of the respondents have their monthly expenditures in this

range (32.9 percent) followed by 29.8 percent of the respondents with monthly expenditures \$2,001 and above; 19.0 percent in \$1,501-\$2,000 and 18.4 percent in \$500-\$900.

Following sub-sections provide a further look at some specific aspects of these retirees living in Mexico. These sections explore a) previous knowledge of Mexico and their decision to choose their retirement location, b) duration and length of stay, c) ownership of property and vehicle in Mexico, d) frequency of contacts with families and friends in the U.S., e) consumption of American television, and f) features of their social life.

Previous knowledge of Mexico and decision to choose their retirement location

Respondents were asked “Where did you first hear about retirement in Mexico?” A higher percentage of the respondents (32.7 percent) said that they learned about retirement in Mexico during their earlier visits. In addition, respondents mentioned media information (28.2 percent), friends (19.9 percent), Internet (8.3 percent), relatives (5.1 percent) and other sources (5.8 percent). When asked if they know any friends or relatives retired in Mexico, majority of the respondents (54.1 percent) reported that they did not know anyone.

These retirees also have a common trait regarding prior traveling experiences to other international locations. For example, 72.0 percent of the respondents traveled four or more times abroad while living in the U.S. On the other hand, only 8.2 percent of the respondents never traveled outside the U.S. prior to retiring to Mexico.

About their choice of retirement location, 71.8 percent of the respondents reported Mexico was their first choice as a retirement location. As indicated in the previous

section, respondents were very satisfied with their retirement experience. For some of them it has turned out to be “more of a blessed experience” than expected (male, 63, College degree, born in New York, about an year in Mexico). For many others the weather and the people are the main attractions Mexico has to offer to retirees. An oil businessman working for 50 years in Kansas and Oklahoma said he went to Mexico because he was “tired of weather extremes” in the U.S.

Respondents wrote profusely about their reasons for choosing retirement in Mexico. However, most of their reasons can be summarize in three major aspects: weather, Mexican people and the possibility of being active. The following quotes provide support to some of these dimensions:

Came to Mexico to visit. See much of the country. First time saw the beauty of the Sierra region in the summer, decided to live here and visit the United States – I love the country, its people, its customs, and the tranquility. In general, I find they have a better quality of life than is found in “el otro lado.” ...” (female, 80, some college, born in Michigan, 25 years in Mexico).

I moved to Mexico because I believe that this is where I belong – where my heart and home are (female, 59, Master’s degree, born in Illinois, 5 years in Mexico).

... Mexico affords us the opportunity to continue on expat life while being close to the US and our families, American sports for my spouse, living with other well traveled, world savvy people is appealing. We chose a place with an infrastructure

that would provide facilities for on-going educational pursuits, stimulating intellectual outlets and a community of other expats” (female, 55, Master’s degree, born in New York, 5 years in Mexico).

Respondents who reported Mexico was not their first choice of retirement location (28.3 percent) were further asked to name alternative retirement location. Among these respondents, 54.5 percent mentioned United States as their alternative retirement location, 22.7 percent mentioned Central and South America, 13.6 percent said Europe, 2.3 percent mentioned Asia and 6.8 percent of the respondents did not mention any specific region. Among the ones who mentioned United States as their alternative retirement location, the state of Florida (20.8 percent) seemed to be the most favored place of retirement location.

The decision to migrate to Mexico seemed to be a thoughtful one and consistent over time. Retirees tended to have some previous knowledge about retiring in Mexico, had international travel experience and had long permanence in their current location. In sum, the majority of the respondents did not regret their migration decision.

Nature and length of stay

The nature and duration of stay at their current location found to be homogenous among retiree population. The nature of retirees stay in Mexico was discussed based on their previous travel experiences to Mexico and to other countries before retirement. The majority of the respondents, more than 70 percent, visited Mexico before they permanently moved to Mexico, mostly as tourists (60.6 percent). About 74 percent of the respondents stayed for 1-4 weeks during their first visit to Mexico. A higher percentage

(72.2 percent) of respondents had traveled abroad while living in the U.S. but only 8.2 percent of respondents never traveled abroad. Also, month of July (15.3 percent) and November (13.4 percent) were the peak months of migration among retirees in any given year. A majority of the respondents (82.0 percent) generally reside in Mexico throughout the year.

The average duration of stay at the current place was found to be about 8 years. About 64 percent of the respondents never moved from their current location. The major reasons for respondents who changed their residences reported financial (17.0 percent), health (6.8 percent), issues related to American community (6.8 percent), crime/safety (6.2 percent), and pollution/traffic/noise (5.0 percent).

When asked “How often do you return to the United States?,” the majority of the respondents (61.0 percent) indicated that they return once a year or every two years while some of them (6.3 percent) have not returned at all. The attraction that Mexico exerts over some retirees can be appreciated in the intensity of the following narrative:

My husband and I have always been grateful to our adopted country for rescuing us away from the “civilized” and technologically crazy U.S. and for showing us the “kinder, gentler” society of polite people we wish we knew “back there.” A common question: Are you going home this year? Answer: Hell No! We are home! [Underlined in original] And particularly grateful since January 2001. Pobrequita America!” (female, 63, high school, born in New York, 10 years in Mexico).

A related question in the survey, “Do you have any regrets concerning your choice to retire in Mexico?” reveals the degree of retirees’ satisfaction with their

residency location. The majority of the respondents (91.8 percent) indicated no regrets with their migration decision. This satisfaction with their migration decision was further strengthened when asked the question “Are you planning to permanently remain in Mexico?” About 85.0 percent of the respondents reported they were planning to stay in Mexico permanently. Responses from these question and their personal narratives indicated that respondents were mostly satisfied with their decision to retire to Mexico and were more likely to have traveling experiences to pre-retirement locations. These locations not only include crossing state boundaries but often crossing national boundaries as well.

Ownership of property and vehicle

To further assess the economic condition of retirees, respondents were asked if they own property or a vehicle in Mexico. About 63.5 percent of the respondents reported that they owned property and 88.1 percent reported they owned a vehicle. These percentages coincide with the immigration status of retirees living in this area. The current survey showed that about 71 percent of the respondents were in FM3 status (non-immigrant) which allows them to own property in Mexico and also to keep a vehicle from the U.S.

Contacts with friends and families in the US

Although most of the respondents were interacting regularly with other retirees living in the area, their frequency of contacts to families living in the US found to be very limited. When asked how often they contact with families or friends in the U.S., 50.6 percent reported weekly and 28.5 percent reported monthly. About 62 percent of the respondents reported Internet as their preferred way to contact their families or friends living in the US.

Consumption of American television

When asked about the number of hours spent watching American television programs, on average respondents spent about 16 hours per week. When asked to name their preferred American television programs, 77 percent reported news, 50.9 percent reported movies and 33.5 percent mentioned dramas. A fewer percentage reported watching sports (28.6 percent), talk shows (16.8 percent), sitcoms (13.7 percent), and other programs (18.0 percent).

Features of Retirement Location

Respondents were asked several questions related to their interaction with other members of the American community in Mexico. In general, the American residents living in these areas were found to be active and participated frequently in social gatherings. An analysis of the answers to the question “How often do you get together with other American residents?” indicates that about 48 percent of the respondents get together with other American residents on a daily basis and 45.9 percent reported weekly interactions. In the voluntary narratives, some of the male respondents wrote about their satisfaction with the work of “expats organizations” which are involved in charitable activities and with the existence of other amenities such as dining out frequently, the presence of Alcoholics Anonymous Groups, mail services that deliver English-language magazines and American newspaper such as The Miami Herald International and the “excellent” cultural and travel opportunities available in Mexico. A 71 year old female respondent indicated that one of the main reasons for living in Ajijic is “the library at the Lake Chapala Society” where retirees have access to reading materials and videos in

English. The possibility of being active, developing friendship networks and having a valued role in community social activities is best expressed in the three following quotes:

What is most attractive is the opportunity to stay active. Sports, recreation, volunteering, socializing (male, 67, Master's degree, born in Massachusetts, 6 years in Mexico)

There is a camaraderie among the expats that makes this area extremely friendly and social. I think this is the friendliest place on earth!" (female, 68, master's degree, born in Illinois, 8 years in Mexico).

I feel at home in expat community after living as an expat for 20 years before coming to Mexico [...] What greatly enhances my quality of life is the life long learning program at Lake Chapala Society (LCS). I have presented a course (Geography of Mexico), many lectures and have attended many courses, lectures and discussion groups. I love that I can walk to LCS, Post Office, ATM, shops, etc. I am only 30 minutes from a major international airport and 45 minutes from COSTCO, Sam's, and Walmart" (male, 59, doctorate degree, born in California, 5 years in Mexico).

The respondents not only interacted with other American retirees. They also were found to be active and participated in activities organized by members of the local Mexican community. Answers to the question "Do you participate in activities organized by members of the local Mexican community" indicate that 66.5 of the retirees

participated occasionally in local activities. The personal narrative of a female retiree highlights her sense of gratification in doing voluntary work:

I work with Mexican children as an art instructor and find it very rewarding
(female, some college, born in Texas, 20 years in Mexico)

In general, respondents have a very active social life, which included frequent participation in voluntary and charitable activities and developing close knit-ties with other retirees through regular social gatherings. This presents two interesting questions: Is the sense of belonging and the importance of togetherness among retirees a reflection of the local Mexican culture? Have these traits evolved as a survival strategy for these retirees living in a new community? Both questions are, by now, beyond the scope of this study.

Conclusion

In the present study, we provided a detailed description of the characteristics of the US born retirees living in the state of Jalisco, Mexico. In addition, we also included some specific aspects of these retirees such as, a) previous knowledge of Mexico and their decision to choose their retirement location, b) nature and length of stay, c) ownership of property and vehicle in Mexico, d) frequency of contacts with families and friends in the U.S., e) consumption of American television, and f) features of their social life. The respondents were mostly whites, college educated, and living in marital unions. The average age of the respondents was 67.5 percent. They generally had a median income between \$21,000 and \$29,999 and median monthly expenditures in the range of \$901 and \$1,500. Majority of the respondents was in FM3 or FM2 status and owned properties in Mexico. Results showed that respondents had frequent social interactions

with other American retirees on a daily/weekly basis. From the personal narratives it was shown that the retirees were very appreciative about the activities initiated by the American organizations in the study areas. Retirees believed that these organizations provided them an opportunity to remain active, socialize and engage in voluntary services for American retirees and Mexican community.

The average length of stay in their current location was about 8 years and it was also shown that they made occasional trips to the U.S. Most of the retirees were likely to have prior knowledge about Mexico and traveled to Mexico as tourists before their retirement. These prior trips to Mexico helped at least one-third of the respondents gain information about retirement possibilities in Mexico. Results showed that retirees had a high level of satisfaction with their life in Mexico and expressed no regrets on their decision to retire to Mexico. In addition, majority of the respondents reported Mexico as their first choice of retirement location. Retirees were more likely to have prior knowledge about traveling to international locations and majority of the respondents traveled at least four or more times abroad while living in the U.S.

Implications

Although the study results may draw many implications, we urge the readers to be cautious in the interpretation of the results due to the non-random nature of the sample. Three major implications are discussed here. First, although a greater percentage of the retirees were living on an annual income below \$21,000, they seem to lead a better life and they feel better off than if they had not made the decision to retire to Mexico. This might imply that it is not the level of income that determines their status in the society in which they are currently living. The close-knit ties with other Americans and the sense of

togetherness valued much more deeper in the society than the economic conditions. Second, the decision to migrate to Mexico was well thought out and purely conscious. That is, retirees tend to have some knowledge about retiring in Mexico, and do not regret their migration decision. Their continuation of stay in the current location further strengthens their consciousness of the decision to migrate to Mexico. This group of retirees also has prior traveling experiences abroad and had vacation experiences to Mexico, in particular. Often these trips focused on exploring the possibilities to retire to Mexico.

Third, retirees tended to be satisfied with the features of their current retirement location. They found to be active within the American community and in a lesser degree they participate in activities of the Mexican community. Literally, retirees kept themselves very active, both physically and intellectually. For example, they walked more and were always engaged in projects such as painting, decorating their homes, etc. In addition, they assumed valued roles in community organizations or simple volunteered few hours a day. Depending on the income they have more, or fewer, engagements for lunch or dinner. Also many retirees had an active participation in writing articles in newsletters or published literary columns or became knowledgeable source of information for future retirees who were prospecting the area for retirement. These activities made them feel younger and generated a strong sense of belonging and of self-worth.

Retirees gradually adapt to the amenities offered by their current locations such as social activities and services targeting to them. The pattern of excessive interactions between these American retirees is of utmost importance here. It seems that most of these

retirees have established friendship and mutual assistance networks that prolonged over the years (length of stay 8 years) can function as kinship ties (i.e. care giver responsibilities or house-sitting for each other). In sum, respondents were found to have a very positive and encouraging outlook to their retirement life. However, this implication may not be used for generalizations until further studies are being conducted in other areas in Mexico.

The fact that many older Americans are crossing international borders defies traditional migration patterns where migrants usually come to more developed societies in search of a better life. It sounds paradoxical that, being the U.S. the immigration magnet of the world, a group of US citizens decides to cross its border to live in other countries. Population predictions indicate that the United States will receive 71.8 percent of the net number of immigrants to Europe and United States combined (77.6 million) for the years 2000-2050 (The Economist, 2002). The study of the American retirees in Mexico and other less developed societies, such as The Philippines, Nicaragua, Panama, would help to understand the general pattern of US migration abroad which is so far based only on estimates. The possibility of having a census count of civilians living abroad would further improve the chances to have a better picture on all of these migration movements. Secondly, the study of American retirees will help to provide a more specific patterns of what prompts older people to live in other cultures, how is their adjustment, what are the factors involved in their decision to remain in the new culture or return to the United States, as well as, what are the consequences of these migrations for the American society. Hence, we call for more quantitative and qualitative studies, both

at the local and national level, to understand this emergent issue of U.S. international retirement migration.

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International Retirement Migration

Table 1. Background characteristics

Variables	Percent (n=161)	Variables	Percent (n=161)
Gender		Occupation before retirement	
Male	51.6	Agriculture	1.3
Female	48.4	Business or Industry	40.6
		Education	11.6
Age		Military/Govt. Employee	12.3
Less than 60	14.8	Self-employed	25.8
60-64	24.8	Other	8.4
65-69	22.8		
70-74	17.5	Annual income before retirement	
75+	20.1	Less than \$11,000	1.3
		\$11,000-\$20,999	10.7
Education		\$21,000-\$30,999	14.7
High School or less	9.6	\$31,000-\$40,999	15.3
1 or more years of college	31.8	\$41,000-50,999	6.0
College degree	26.8	\$51,000 and above	52.0
Masters/Prof./Doc.degree	31.8		
		Annual income after retirement	
Ethnicity		Less than \$11,000	13.8
White	95.6	\$11,000-\$20,999	25.7
African American	0.6	\$21,000-\$30,999	25.7
Mex./Mex. Amer./Other Hispanic	1.9	\$31,000-\$40,999	12.5
Other	1.9	\$41,000-50,999	7.3
		\$51,000 and above	15.0
Current marital status			
Married	52.8	Average monthly expenditures	
Widowed	11.3	\$500-\$900	18.4
Divorced	19.7	\$901-\$1,500	32.9
Separated	3.5	\$1,501-\$2,000	19.0
Never married	7.0	\$2,001 and above	29.8
Living with partner	5.6		
		Have health insurance	
Marital status before moving to Mexico		Yes	73.4
Married	53.2	No	26.6
Widowed	4.5		
Divorced	28.8		
Separated	1.3		
Never married	10.3		
Other	1.9		
Times married before moving to Mexico			
Never	3.7		
Once	48.1		
Twice	34.1		
3 or more times	14.1		